









सत्यमेव जयते

**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**

**INDORE**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR AND EMPLOYMENT**  
**GOVERNMENT OF INDIA**



## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958—59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Indore centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri J.N. Sharma, Research Officer, assisted by Shri N.K. Sharma, Investigator Grade I, under the guidance and supervision of Shri L.R. Varma, Deputy

Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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*Dated the 22nd July, 1965*

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**PART I**  
**(FAMILY BUDGET)**



## SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the survey becomes specialised survey, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954.\*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;

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\*Report on International Definition and Measurement of Standards and Levels of Living (U.N.), 1954.

- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59 *inter alia*, in Indore, an attempt was made to cover many of the components given above. At the same time the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

### 1.2. *Description of the survey*

The survey in Indore was part of an integrated scheme of family living surveys among industrial workers at 50\* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Indore centre presented in this Report.

#### 1.2.1. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The Technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and the processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

#### 1.2.2. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

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\*A list of 50 centres is given in Appendix I.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Indore, which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.2.3. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey conducted in December 1957—February, 1958, it was decided to adopt pay-roll sampling at Indore centre and the list of registered factories in Indore for the year 1957 including 10 factories situated in the neighbourhood of Indore was used as the frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Indore was 480 families to be canvassed for Schedule 'A' and 120 families for Schedule 'B'. The number of schedules finally collected and tabulated was the same as originally envisaged. The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants.

The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern.

The selection of sample was done in two stages. In the first stage the factories were divided into two strata. Stratum I consisted of factories employing 2000 or more workers. In this stratum 2 independent samples of 12 factories each were selected systematically with probability proportional to number of workers employed after arranging the factories in decreasing order of number of workers. The rest of the factories constituted stratum II. The factories were grouped into clusters of 3 or 4 factories each such that each cluster was heterogeneous with respect to industry and number of workers employed. These clusters were arranged in decreasing order of number of workers and 2 independent samples of 12 clusters each were selected systematically with probability proportional to the number of workers in the cluster. Each of the clusters sampled for an Investigator was assigned to a particular month of enquiry by a random start. The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (Levels of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

#### 1.2.4. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Indore centre was September, 1958 to November, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

#### 1.2.5. *Method of survey*

The "Interview Methods" was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

#### 1.2.6. *Collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1. *Introductory*

Indore is one of the most important industrial centres in Madhya Pradesh. It is situated on the Bombay-Agra National highway, its longitude being  $75^{\circ} 52'$  East and latitude  $22^{\circ} 43'$  North. The city is about 556 metres above the sea level and covers an area of about 68 square kilometres.

#### 2.2. *Population*

With a population of about 4 lakhs, Indore is the biggest industrial and commercial town in Madhya Pradesh. The population of the city has been increasing at a rapid rate since 1911. The following table shows the growth of population in Indore from 1901 onwards:

TABLE 2.1

Year							Population	Decennial percentage variation
1							2	3
1901*	..	..	..	..	..	..	99,880	..
1911	..	..	..	..	..	..	57,285	-42.65
1921	..	..	..	..	..	..	1,07,948	+88.44
1931	..	..	..	..	..	..	1,47,100	+36.27
1941	..	..	..	..	..	..	2,03,695	+38.47
1951	..	..	..	..	..	..	3,10,859	+52.61
1961†	..	..	..	..	..	..	3,94,941	+27.05

#### 2.3. *Working class areas*

The working class population in Indore was reported to be concentrated in the following areas:

- (i) Nanda Nagar
- (ii) Pardeshipura
- (iii) Kulkarnibhatta
- (iv) Shilnath camp
- (v) Patnipura
- (vi) Goma-ki-phel
- (vii) Kazi-ki-chal
- (viii) Pancham-ki-phel
- (ix) New Dewas road
- (x) Bhindi Khau
- (xi) Banganga, Kumar Khedi

\*Figures for the years 1901 to 1951 were taken from Census of India, 1951.

†Census of India, 1961, Paper No. 1, 1962.



- (xii) Sadar bazar
- (xiii) Juni Indore
- (xiv) Chhavni
- (xv) Badi Gwaltoli, and
- (xvi) Nayapura and Kachhi Mohala.

#### 2.4. Working class markets

The markets patronised predominantly by the working class population in Indore were:

- (i) Krishna Pura,
- (ii) Hathipal,
- (iii) Malwa Mill, and
- (iv) Malhar Ganj.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Indore centre.

#### 2.5. General characteristics of working class population—survey results

##### 2.5.1. Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Indore was 27 thousand. The estimated number of employees in these families was 30 thousand. A distribution of these employees by industries and in each industry by sex and age is given in the following table. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Bakery products ..	100.00	..	..	100.00	228	49.47	6
Cotton ginning ..	82.82	17.18	..	100.00	1,128	79.86	26
Cotton spinning (other than in mills)	96.28	3.72	..	100.00	645	88.65	16
Cotton spinning and weaving in mills ..	98.40	1.60	..	100.00	20,409	97.74	395
Cotton weaving in power looms ..	100.00	..	..	100.00	243	103.62	5

TABLE 2.2—*contd.*

1	2	3	4	5	6	7	8
Cotton textiles not elsewhere classified ..	92.11	7.89	..	100.00	1,180	96.86	20
Manufacture of iron and steel including melting, etc. ..	100.00	..	..	100.00	931	60.90	28
Rest ..	83.90	13.42	2.68	100.00	4,962	63.68	131
All	95.17	4.38	0.45	100.00	29,726	89.67	627
Number of employees (unestimated)*	586	39	2	627	X	X	X

Of the total employees, about 69 per cent. were employed in cotton spinning and weaving in mills. Women employees constituted only 4 per cent of the total. The proportion of children (upto the age of 14 years) was very small being 0.4 per cent of the total employees.

The average monthly income per employee was Rs. 89.67, the highest (Rs. 103.62) being in cotton weaving in power looms.

### 2.5.2. Occupations

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Fibres preparers, ginners, cleaners, etc. ..	85.05	14.95	..	100.00	1,066	77.73	21
Spinners, piecers and winders	86.23	13.77	..	100.00	1,894	94.53	41
Drawers and weavers ..	99.57	0.43	..	100.00	7,518	102.10	146
Bleachers, dyers, finishers (excluding printers) ..	100.00	..	..	100.00	1,059	92.53	18
Spinners, weavers, knitters, etc. ..	98.42	1.58	..	100.00	9,772	95.91	191
Furnacemen, rollers, moulders, etc. ..	100.00	..	..	100.00	620	71.76	19
Labourers not elsewhere classified ..	97.09	2.91	..	100.00	1,680	55.03	32
Rest ..	87.26	10.57	2.17	100.00	6,117	75.83	159
All occupations ..	95.17	4.38	0.45	100.00	29,726	89.67	627
Total (unestimated)	586	39	2	627	X	X	X

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

A majority (72 per cent) of the employees were employed in cotton textile occupations, e.g., spinners, weavers, knitters, etc., drawers and weavers; spinners, piecers and winders; fibres preparers, ginners, cleaners, etc. and bleachers, dyers and finishers (excluding printers).

The average monthly income from paid employment per employee was, in case of drawers and weavers; spinners, weavers, knitters, etc.; spinners, piecers and winders and bleachers, dyers and finishers (excluding printers), higher than the overall average for all occupations.

### 2.5.3. *Nature of employment and type of settlement*

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during the last month			Nature of employment			Type of settlement		Number of employees (unestimated)
			Regular	Casual	All	Settled	Not settled	
1			2	3	4	5	6	7
0	..	..	4.93	2.19	4.27	4.89	..	29
1—7	..	..	1.18	7.88	2.78	2.57	4.23	19
8—15	..	..	4.47	19.11	7.97	7.57	10.73	52
16—19	..	..	4.17	16.21	7.05	6.64	9.88	45
20—23	..	..	15.41	22.62	17.14	16.08	24.49	105
24—27	..	..	65.65	30.23	57.18	58.40	48.72	348
28—31	..	..	4.19	1.76	3.61	3.85	1.95	29
Total	..	..	100.00	100.00	100.00	100.00	100.00	627
Percentage to total	..	..	76.06	23.94	100.00	87.34	12.66	..
Number of employees (unestimated)	..	..	469	158	627	551	76	..

Of the total employees, about 76 per cent were regular and the remaining about 24 per cent were casual\*. Most of the employees (about 87 per cent) were settled at the centre.

\*The classification of workers into regular and casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

### 2.5.4. *Family income class*

The average monthly income per family of the population surveyed was Rs. 116.34. The estimated distribution of families in different income classes is given in table 2.5.

TABLE 2.5

#### *Distribution of families by monthly family income class*

Monthly family income class	Percentage of families to total
1	2
Less than Rs. 30 .. .. .	0.63
Rs. 30 to less than Rs. 60 .. .. .	7.47
Rs. 60 to less than Rs. 90 .. .. .	15.55
Rs. 90 to less than Rs. 120 .. .. .	44.17
Rs. 120 to less than Rs. 150 .. .. .	14.93
Rs. 150 to less than Rs. 210 .. .. .	11.78
Rs. 210 and above .. .. .	5.47
Total .. .. .	100.00

The modal family income group was from 'Rs. 90 to less than Rs. 120'. Only about 17 per cent. of the families had income of Rs. 150 and above per month.

### 2.5.5. *Family size*

The average size of the family was 4.54 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

#### *Distribution of families by size*

Family size (number of members)	Percentage of families to total
1	2
One .. .. .	12.58
Two and three .. .. .	25.49
Four and five .. .. .	28.51
Six and seven .. .. .	20.42
Above seven .. .. .	13.00
Total .. .. .	100.00

A large proportion of families (about 29 per cent.) consisted of four and five members.

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3 1. *Introductory*

Some general details of the working class population in Indore have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Indore, as revealed by the survey is presented below :

#### 3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5--14	15--34	35--54	55--59	60--64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried ..	649	35.29	48.39	15.56	0.76	..	..	..	100.00	27.57
Married ..	561	0.39	0.59	49.11	41.66	3.87	1.24	3.14	100.00	24.35
Widower ..	39	..	..	12.72	33.26	1.03	23.50	29.49	100.00	1.65
Divorced ..	..	..	..	..	..	..	..	..	..	..
Separated ..	..	..	..	..	..	..	..	..	..	..
Sub-total ..	1,249	18.34	25.16	30.72	20.36	1.79	1.29	2.34	100.00	53.57
<i>Women</i>										
Unmarried ..	453	40.83	57.36	1.56	..	..	0.25	..	100.00	20.38
Married ..	527	..	3.44	66.03	27.29	1.30	1.32	0.62	100.00	22.49
Widowed ..	83	..	..	6.12	37.82	12.19	19.80	24.07	100.00	3.22
Divorced ..	1	..	..	100.00	..	..	..	..	100.00	0.06
Separated ..	8	..	..	66.16	33.84	..	..	..	100.00	0.28
Sub-total ..	1,072	17.93	26.85	33.61	16.05	1.47	2.12	1.97	100.00	46.43
Total ..	2,321	18.15	25.95	32.06	18.35	1.64	1.68	2.17	100.00	100.00
Number of members (unestimated) ..	..	405	579	776	429	46	31	53	2,321	x

Taking all the members living with the families at the centre, about 54 per cent. were men and about 46 per cent. women. Children of 14 years of age and below constituted about 44 per cent. of the total and persons of 55 years and above about 6 per cent. Of the persons falling in the age-group 15 to 54, about 51 per cent. were men and about 46 per cent. women. In this age-group among men, about 16 per cent. were unmarried, about 81 per cent. married and about 3 per cent. were widowers. Among women in the same age-group, about 1

per cent. were unmarried, about 91 per cent. married, about 6 per cent. widows and the rest were divorced or separated.

### 3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2  
*Percentage distribution of families by religion and size*

Size of family	Religion		
	Hinduism	Rest	All
1	2	3	4
One .. .. .	11.88	22.66	12.58
Two and three .. .. .	26.22	14.82	25.40
Four and five .. .. .	29.33	16.62	28.51
Six and seven .. .. .	20.59	18.13	20.42
Above seven .. .. .	11.93	27.77	13.00
Total .. .. .	100.00	100.00	100.00
Percentage of families to total .. .. .	93.57	6.43	100.00
Average size of the family .. .. .	4.52	4.90	4.54
Average number of children per family .. .. .	1.98	2.33	2.00

### 3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3  
*Percentage distribution of families by mother-tongue and size*

Size of family	Mother-tongue			
	Hindi	Marathi	Rest	All
1	2	3	4	5
One .. .. .	13.15	6.86	18.73	12.58
Two and three .. .. .	24.79	31.02	22.08	25.49
Four and five .. .. .	26.71	33.59	46.59	28.51
Six and seven .. .. .	20.52	22.58	12.60	20.42
Above seven .. .. .	14.83	5.95	..	13.00
Total .. .. .	100.00	100.00	100.00	100.00
Percentage of families to total .. .. .	82.37	13.13	4.50	100.00
Average size of the family .. .. .	4.59	4.50	3.71	4.54
Average number of children per family .. .. .	2.03	1.81	2.04	2.00

Hindi-speaking families formed about 82 per cent. of the total, Marathi-speaking about 13 per cent. and the remaining about 5 per cent. of the families spoke other languages.

### 3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly income classes by age-group and levels of literacy*

Age-group and educational standard	Monthly family income class (Rs.)							
	<30*	30 — <60	60 — <90	90 — <120	120 — <150	150 — <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below primary..					0.92			0.17
No education ..	100.00	100.00	100.00	100.00	99.08	100.00	100.00	99.83
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>								
Illiterate ..	20.78	67.81	61.87	52.65	45.96	42.04	49.74	50.82
Below primary..	47.54	13.35	19.29	29.77	32.37	33.03	29.72	29.03
Primary ..	15.84	16.63	17.21	14.66	16.80	22.67	15.49	16.91
Middle ..	15.84	2.21	1.63	2.70	4.17	1.31	4.96	2.85
Matriculate ..	..	..	..	0.17	0.23	0.25	0.09	0.16
Others ..	..	..	..	0.05	0.47	0.70	..	0.23
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Only a very small percentage of children aged 'less than 5 years' had started receiving education and they too were concentrated in the higher income class of "Rs. 120 to less than Rs. 150". Leaving the end classes, the percentage of illiterate members seemed to decline with higher income classes.

### 3.6. Distribution of family-members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for, gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for, employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population is given in table 3.5.

\*The sign '<' in this and subsequent tables denotes 'less than'.

TABLE 3.5

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	584	..	0.27	52.87	42.82	2.31	0.97	0.76	100.00	24.47
Apprentice ..	4	..	46.82	53.18	..	..	..	..	100.00	0.11
Self-employed ..	19	..	..	29.16	15.19	7.33	28.63	19.69	100.00	0.84
Unpaid family labour ..	2	..	..	100.00	..	..	..	..	100.00	0.05
Unemployed ..	9	..	..	90.82	9.18	..	..	..	100.00	0.30
Not in labour force ..	631	35.33	48.06	10.44	0.97	1.20	0.70	3.24	100.00	27.80
Sub-total ..	1,249	18.34	25.16	30.72	20.36	1.79	1.29	2.34	100.00	53.57
<i>Female</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	38	..	..	19.95	72.32	4.43	3.30	..	100.00	1.09
Apprentice ..	1	..	..	100.00	..	..	..	..	100.00	0.04
Self-employed ..	18	..	..	46.56	48.47	..	4.97	..	100.00	1.03
Unpaid family labour ..	2	..	..	50.00	50.00	..	..	..	100.00	0.08
Unemployed ..	1	..	..	..	100.00	..	..	..	100.00	0.01
Not in labour force ..	1,012	18.84	28.21	33.57	13.84	1.44	2.03	2.07	100.00	44.18
Sub-total ..	1,072	17.93	26.85	33.61	16.05	1.47	2.12	1.97	100.00	46.43
Total ..	2,321	18.15	25.95	32.06	18.35	1.64	1.68	2.17	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Indore comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of 28 per cent. consisting of gainfully occupied persons (27.7 per cent.) and unemployed persons (0.3 per cent.). Participation of women in the labour force was only to the extent of about 2 per cent., most of them being engaged in house-keeping. Employment of children was negligible. An appreciable proportion of male children, however, reported themselves as apprentices.

### 3.7. *Distribution of family-members by age, sex and economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependant for his maintenance on others.



The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3-6

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percent-age distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<b>Earners</b>										
Male ..	582	..	..	52.86	43.47	2.32	0.98	0.37	100.00	24.37
Female ..	28	..	..	15.79	78.53	5.68	..	..	100.00	0.85
Sub-total ..	610	..	..	51.62	44.65	2.43	0.94	0.36	100.00	25.22
<b>Earning dependants</b>										
Male ..	34	..	8.41	41.69	6.70	4.51	17.62	21.07	100.00	1.37
Female ..	31	..	..	44.26	49.33	..	6.41	..	100.00	1.36
Sub-total ..	65	..	4.22	42.98	27.92	2.26	12.04	10.58	100.00	2.73
<b>Non-earning dependants</b>										
Male ..	633	35.30	48.03	10.80	0.78	1.20	0.76	3.13	100.00	27.83
Female ..	1,013	18.82	28.19	33.63	13.82	1.44	2.03	2.07	100.00	44.22
Sub-total ..	1,646	25.19	35.85	24.81	8.79	1.34	1.54	2.48	100.00	72.05
Total ..	2,321	18.15	25.95	32.06	18.35	1.64	1.68	2.17	100.00	100.00
Number of members (unestimated) ..		405	579	775	429	46	34	53	2,321	x

Earners and earning dependants constituted about 28 per cent. of the total; about 26 per cent. being males and the remaining 2 per cent. females. They mostly came in the age-group 15 to 54 years, though a small proportion of children also came in this category. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for about 72 per cent.

### 3-8. Family size, composition, economic status and earning strength by income

#### 3-8.1. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. It may be pointed out here that the lowest income class accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this column in the analysis of this table and subsequent tables. The two-way distribution of families by income and size is given in table 3-7.

TABLE 3·7

*Percentage distribution of families by family income class and family size*

Family size	Monthly family income class (Rs.)							
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	All
1	2	3	4	5	6	7	8	9
One ..	56·73	39·08	26·24	8·87	7·47	..	3·48	12·58
Two and three ..	..	32·32	33·20	36·26	10·06	3·28	..	25·49
Four and five ..	..	26·07	33·99	29·44	36·14	18·30	13·29	28·51
Six and seven ..	43·27	2·53	5·93	20·59	29·89	30·75	34·06	20·42
Above seven ..	..	..	0·64	4·84	16·44	47·67	49·17	13·00
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	0·63	7·47	15·55	44·17	14·93	11·78	5·47	100·00
Number of families (unestimated) ..	2	37	71	182	72	72	44	480

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was a larger percentage of large sized families.

The composition of families by the economic status of members is given in table 3·8.

TABLE 3·8

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult-male ..	1·00	1·00	1·02	1·00	1·12	1·50	1·80	1·12
Adult-female ..	..	..	0·02	0·02	0·05	0·10	0·12	0·04
Children-male ..	..	..	..	..	..	..	..	..
Children-female ..	..	..	..	..	..	..	..	..
All earners ..	1·00	1·00	1·04	1·02	1·17	1·60	1·92	1·16
<i>Earning dependants</i>								
Adult-male ..	..	..	0·04	0·04	0·08	0·15	0·11	0·06
Adult-female ..	..	0·03	0·08	0·06	0·07	0·07	0·06	0·06
Children-male ..	..	..	..	0·01	..	..	..	0·01
Children-female ..	..	..	..	..	..	..	..	..
All earning dependants ..	..	0·03	0·12	0·11	0·15	0·22	0·17	0·13
<i>Non-earning dependants</i>								
Adult-male ..	..	0·11	0·04	0·18	0·34	0·36	0·45	0·21
Adult-female ..	0·43	0·68	0·79	0·94	1·16	1·49	2·07	1·05
Children-male ..	1·30	0·15	0·68	0·96	1·29	1·84	1·71	1·05
Children-female ..	0·87	0·47	0·44	0·81	1·26	1·62	1·74	0·94
All non-earning dependants ..	2·60	1·41	1·95	2·80	4·05	5·31	5·97	3·25
<i>Total</i>								
Adult-male ..	1·00	1·11	1·10	1·22	1·54	2·01	2·36	1·30
Adult-female ..	0·43	0·71	0·89	1·02	1·28	1·66	2·25	1·15
Children-male ..	1·30	0·15	0·68	0·97	1·29	1·84	1·71	1·06
Children-female ..	0·87	0·47	0·44	0·81	1·26	1·62	1·74	0·94
All members ..	3·60	2·44	3·11	4·02	5·37	7·13	8·06	4·54
Number of members (unestimated) ..	8	86	229	748	384	504	362	2,321

The average number of members per family was 4.54. Of these, 1.16 were earners, 0.13 earning dependants and 3.25 non-earning dependants. Ignoring the lowest income class, the proportion of earners to the total members decreased with an increase in the level of income up to the income class 'Rs. 120' to less than Rs. 150' and thereafter registered a small increase.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9

*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)							
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner ..	100.00	97.20	88.17	89.37	73.37	24.40	18.61	75.96
One earner and one or more earning depen- dants ..	..	1.48	7.71	8.66	12.86	19.60	7.89	9.79
Two earners ..	..	1.32	0.53	1.97	8.71	50.52	49.91	11.00
Two earners and one or more earning de- pendants ..	..	..	3.14	..	2.13	1.49	5.09	1.26
Three earners	..	..	0.45	..	2.93	3.99	15.02	1.80
Three earners and one or more earning dependants ..	..	..	..	..	..	..	1.94	0.11
More than three earners with or without earning de- pendants ..	..	..	..	..	..	..	1.54	0.08
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner was the largest, being about 76 per cent. of the total. The percentage of families having more than two earners was rather small (about 3 per cent. of the total).

Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey was more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.10

*Percentage distribution of families by income and earning strength in terms of relationship with the main earner*

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Percentage distribution of all families
		<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Self .. ..	323	0.83	9.55	18.12	51.98	14.42	3.76	1.34	100.00	75.96
Self and wife or husband .. ..	25	..	2.05	19.18	30.01	18.20	23.19	7.37	100.00	4.80
Self and one or more children .. ..	30	..	..	..	9.16	19.27	41.36	30.21	100.00	4.04
Self, wife or husband and one or more children .. ..	6	..	..	6.84	..	42.20	24.44	26.52	100.00	1.04
Self and one or more other family members .. ..	91	..	0.84	5.09	16.32	13.90	44.02	19.83	100.00	13.11
Self, wife or husband and one or more other family members .. ..	5	..	..	18.12	71.20	6.10	4.58	..	100.00	1.05
Self, one or more children and one or more other family members .. ..	..	..	..	..	..	..	..	..	..	..
Self, wife or husband, one or more children and one or more other family members .. ..	..	..	..	..	..	..	..	..	..	..
All families .. ..	480	0.63	7.47	15.55	44.17	14.93	11.78	5.47	100.00	100.00
Number of families (unestimated) ..	x	2	37	71	182	72	72	44	480	x

Taking all families, the main earner was the sole earner in about 76 per cent. of the cases. In about 5 per cent. of the cases he/she was assisted by wife/husband, in 4 per cent. of the cases by children and in about 13 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of the families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. Among these dependants there may sometimes be groups of persons in

whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependants and relationship with main earner	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	43.27	60.77	58.52	80.17	75.60	73.72	79.69	73.64
Son or daughter ..	216.34	59.44	110.26	170.86	264.94	250.59	246.77	180.20
Father, mother, uncle, aunt ..	..	17.57	19.24	22.94	30.83	41.18	58.27	27.06
Brother, sister, cousin	..	1.48	4.29	8.87	13.62	65.87	59.88	17.72
Nephew, niece ..	..	..	..	1.81	6.47	26.93	38.43	7.02
Father-in-law, mother- in-law, brother-in- law, sister-in-law ..	..	1.12	2.61	0.63	4.08	20.03	44.95	6.18
Son-in-law, daughter- in-law ..	..	..	0.45	2.95	6.28	13.63	31.01	5.61
Grand children ..	..	..	..	0.59	1.35	26.28	38.61	5.65
Others ..	..	..	..	0.33	2.20	12.04	1.01	1.94
Total ..	259.61	140.38	195.37	289.15	405.37	530.30	598.62	325.02
<i>Living away from family</i>								
Wife or husband ..	..	5.82	13.65	4.82	5.04	..	..	5.45
Son or daughter ..	..	2.32	16.31	11.39	25.15	11.19	1.43	12.89
Father, mother, uncle, aunt ..	56.73	12.74	11.14	8.93	1.44	3.29	6.47	7.95
Brother, sister, cousin	..	4.61	..	0.64	2.71	1.73	3.35	1.42
Nephew, niece ..	..	..	..	..	..	..	..	..
Father-in-law, mother- in-law, brother-in- law, sister-in-law ..	..	..	..	1.32	..	..	..	0.58
Son-in-law, daughter- in-law ..	..	..	..	..	..	..	..	..
Grand Children ..	..	..	..	..	..	..	1.43	0.08
Others ..	..	..	..	..	..	..	2.51	0.14
Total ..	56.73	25.49	41.10	27.10	34.34	16.21	15.19	28.51
<i>Dependent units</i>								
Number of dependent units living away per 100 families ..	..	4.38	7.00	3.48	2.72	0.67	2.48	3.58

Although the number of dependants living with family increased progressively with the increase in the monthly family income ignoring the lowest income class, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition in terms of relationship with the main earner (excluding dependants living away) is presented in table 3·12 for three broad income-classes. The first two groups, viz., unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3·12

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)								
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All	
1	2	3	4	5	6	7	8	9	
<60	..	27·97	25·32	16·03	6·53	0·83	4·38	5·13	8·10
60—<120	..	64·52	63·69	80·86	65·86	44·84	55·13	51·92	59·72
120 and above	..	7·51	10·99	3·11	27·61	54·33	40·49	42·95	32·18
Total	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	..	2·53	10·05	6·84	42·40	22·74	2·53	12·91	100·00
Number of families (un-estimated) ..	..	14	43	30	180	124	18	71	480

Family types consisting of husband, wife and children and husband, wife, children and other members constituted about 65 per cent. of the total families.

Table 3·13 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.

TABLE 3.13

*Percentage distribution of families by family composition (in terms of adults/children) and income*

Monthly family income class (Rs.)	Family composition (in terms of adults children )										All	
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than one child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Below 60	26.05	..	13.58	8.82	17.90	2.31	6.21	4.18	..	2.86	8.10	
60—<120	63.57	100.00	82.76	83.98	66.99	69.63	77.91	61.95	43.62	24.04	59.72	
120 and above	10.38	...	3.66	7.20	15.11	28.06	15.88	33.87	56.38	73.10	32.18	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	12.58	0.81	8.07	11.55	6.79	19.38	4.80	4.72	12.11	19.19	100.00	
Number of families (unestimated)	57	4	38	49	28	79	21	23	59	122	480	

The common types of families were 1 adult (workers living singly and 2 adults with more than 2 children and 3 adults with more than 1 child.

### 3.8.2. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classification were not attempted in the analysis of data for the present survey, because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3-14

*Percentage distribution of families by monthly per capita income and family size*

Family size	Monthly per capita income class (Rs.)										All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above		
	1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	..	1.75	..	1.87	13.86	20.12	94.84	12.58	
Two and three ..	..	..	2.75	6.31	9.98	37.98	65.90	70.73	3.18	25.49	
Four and five ..	..	43.98	35.20	23.62	51.89	35.29	15.45	9.15	..	28.51	
Six and seven ..	100.00	17.94	23.31	49.13	18.63	16.48	4.15	..	1.98	20.42	
Above seven ..	..	38.08	38.74	19.19	19.60	8.38	0.64	..	..	13.00	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total ..	0.27	1.05	7.80	20.55	18.36	23.38	14.39	4.92	9.28	100.00	
Number of families (unestimated)	1	5	36	93	81	127	73	23	41	480	

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-size families and conversely, large sized families were in the low per capita income classes.

Table 3-15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3-15

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number per family by monthly per capita income class (Rs.)										All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above		
	1	2	3	4	5	6	7	8	9	10	11
Earners ..	..	1.00	1.00	1.11	1.13	1.16	1.27	1.16	1.12	1.00	1.16
Earning dependants ..	..	..	..	0.09	0.18	0.15	0.14	0.14	0.04	0.01	0.13
Non-earning dependants ..	6.00	5.62	5.38	4.94	4.28	2.85	1.59	0.92	0.14	3.25	
All members ..	..	7.00	6.62	6.58	6.25	5.59	4.26	2.89	2.08	1.15	4.54

The proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (about 3 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.



## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1. Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :—

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2. Average monthly income per family and per capita

The average monthly income per family was Rs. 116.34 and the average per capita income was Rs. 25.28. The average monthly income per family and per capita according to different family income classes is given below :—

TABLE 4.1  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family..	12.40	46.24	77.50	104.47	121.92	178.88	254.42	116.34
Average per capita ..	3.45	19.01	25.30	25.98	24.56	24.93	31.52	25.28
Percentage of families to total ..	0.63	7.47	15.55	44.17	14.93	11.78	5.47	100.00

The average monthly income per family varied from Rs. 12.40 in the lowest income class to Rs. 254.42 in the highest income class. The average per capita income showed less variation in the different family income classes, leaving out the two lower classes and the highest income class.

#### 4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

*Average monthly income by source, category of earner and family income classes*

Category of earner and source,	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	10.78	44.52	74.30	98.59	117.05	144.21	208.84	104.31
Self-employment ..	..	0.26	0.51	0.80	6.21	12.74	5.38	3.17
Other sources ..	1.62	1.13	1.73	2.29	6.04	12.19	25.59	5.13
Sub-total : by men	12.40	45.91	76.54	101.68	129.30	169.14	239.81	112.61
<i>Women</i>								
Paid employment ..	..	0.13	0.35	1.78	1.83	7.55	9.28	2.51
Self-employment ..	..	0.15	0.61	0.76	0.72	2.19	5.06	1.08
Other sources ..	..	0.05	..	0.05	0.07	..	0.27	0.05
Sub-total : by women	..	0.33	0.96	2.59	2.62	9.74	14.61	3.64
<i>Children</i>								
Paid employment ..	..	..	..	0.17	..	..	..	0.08
Self-employment ..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	0.01	..	..	..	0.00
Sub-total : by children	..	..	..	0.18	..	..	..	0.08
<i>Family</i>								
Paid employment ..	..	..	..	..	..	..	..	..
Self-employment ..	..	..	..	0.02	..	..	..	0.01
Other sources ..	..	..	..	..	..	..	..	..
Sub-total : by family	..	..	..	0.02	..	..	..	0.01
<i>Total</i>								
Paid employment ..	10.78	44.65	74.65	100.54	118.88	151.76	218.12	106.90
Self-employment ..	..	0.41	1.12	1.58	6.93	14.93	10.44	4.26
Other sources ..	1.62	1.18	1.73	2.35	6.11	12.19	25.86	5.18
Total income ..	12.40	46.24	77.50	104.47	131.92	178.88	254.42	116.34
Percentage of families to total ..	0.63	7.47	15.55	44.17	14.93	11.78	5.47	100.00

Of the total income of Rs. 116·34, income from paid employment accounted for Rs. 106·90 or 91·9 per cent., income from self-employment for Rs. 4·26 or 3·7 per cent. and income from other sources such as rent from land/house, pension, cash assistance, gifts, concession, etc. for Rs. 5·18 or 4·4 per cent. An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. While the contribution of women to the family income was generally higher in the higher income classes, that of children and family was negligible and restricted to only one income class, i.e., 'Rs. 90 to less than Rs. 120.'

Table 4·3 gives a break-up of the average monthly income by category of earner and source of earning separately for different per capita income classes.

TABLE 4·3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and Above	All
1	2	3	4	5	6	7	8	9	10	11
<b>Men</b>										
Paid employment	..	47·71	80·63	98·31	111·89	115·39	102·22	109·12	104·97	104·31
Self-employment	..	(—)1·70	2·72	3·62	4·75	4·05	2·63	0·30	0·33	3·17
Other sources ..	3·75	7·40	2·83	6·16	4·50	6·83	2·66	3·66	5·87	5·13
Sub-total : by men	3·75	53·41	86·18	107·99	121·14	126·27	107·51	113·08	111·17	112·61
<b>Women</b>										
Paid employment	..	..	0·50	0·66	3·38	4·09	4·50	2·31	..	2·51
Self-employment	..	..	0·62	1·40	1·28	1·75	0·71	..	..	1·08
Other sources ..	..	..	..	..	0·04	0·10	0·14	..	..	0·05
Sub-total : by women	..	..	1·12	2·06	4·70	5·94	5·35	2·31	..	3·64
<b>Children</b>										
Paid employment	..	..	..	..	0·17	..	0·32	..	..	0·08
Self-employment	..	..	..	..	..	..	..	..	..	..
Others sources ..	..	..	..	..	0·02	..	..	..	..	0·00
Sub-total : by children	..	..	..	..	0·19	..	0·32	..	..	0·08
<b>Family</b>										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self-employment	..	..	..	..	..	0·04	..	..	..	0·01
Others sources	..	..	..	..	..	..	..	..	..	..
Sub-total : by family	..	..	..	..	..	0·04	..	..	..	0·01
<b>Total</b>										
Paid employment	..	47·71	81·13	98·97	115·44	119·48	107·04	111·43	104·97	106·90
Self-employment	..	(—)1·70	3·34	4·92	6·03	5·84	3·34	0·30	0·33	4·26
Other sources ..	3·75	7·40	2·83	6·16	4·56	6·93	2·80	3·66	5·87	5·18
Total income ..	3·75	53·41	87·30	110·05	126·03	132·25	113·18	115·39	111·17	116·34

The average monthly income per family increased from Rs. 3·75 in the per capita income class of less than Rs. 5 to 132·25 in the per capita income class 'Rs. 25 to less than Rs. 35' and generally declined thereafter.

#### 4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4  
*Average monthly receipts by components and family income classes*

Source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<b><i>Paid employment</i></b>								
Basic wages and allowances ..	7.94	43.57	71.94	98.40	112.32	146.86	207.22	103.32
Bonus and commission ..	..	0.29	0.24	1.58	4.37	4.05	3.94	2.08
Concessions ..	2.84	0.28	0.14	0.06	1.18	0.11	0.23	0.28
Rest ..	..	0.51	2.33	0.50	1.01	0.74	6.73	1.22
Sub-total: paid employment ..	10.78	44.65	74.65	100.54	118.88	151.76	218.12	106.90
<b><i>Self-employment</i></b>								
Agriculture ..	..	..	..	..	..	0.41	(—)0.33	0.03
Animal husbandry ..	..	(—)0.24	0.08	0.13	0.96	1.37	1.95	0.48
Trade ..	..	0.50	0.55	0.01	0.80	..	0.77	0.29
Rest ..	..	0.15	0.49	1.44	5.17	13.15	8.05	3.46
Sub-total: self-employment ..	..	0.41	1.12	1.58	6.93	14.93	10.44	4.26
<b><i>Other Income</i></b>								
Rent ..	..	0.63	0.50	1.74	4.75	7.65	16.16	3.39
Rest ..	1.62	0.55	1.23	0.61	1.36	4.54	9.70	1.79
Sub-total: other income ..	1.62	1.18	1.73	2.35	6.11	12.19	25.86	5.18
Total income ..	12.40	46.24	77.50	104.47	131.92	178.88	254.42	116.34
<b><i>Other receipts</i></b>								
Sale of assets other than shares, etc. ..	..	..	0.30	2.23	..	2.34	..	1.31
Credit purchases ..	6.92	5.61	6.13	7.75	5.94	6.50	11.27	7.13
Loan taken ..	15.14	14.64	18.03	20.29	17.01	31.30	32.26	20.93
Rest ..	33.22	2.14	6.44	9.37	7.00	14.02	8.70	8.69
Sub-total: other receipts ..	55.28	22.39	30.90	39.64	29.95	54.16	52.23	38.06
Total receipts ..	67.68	68.63	108.40	144.11	161.87	233.04	306.65	154.40
Percentage of families to total ..	0.63	7.47	15.55	44.17	14.93	11.78	5.47	100.00

A major portion (89 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution by this source increased from about 64 per cent. in the lowest income class to about 94 per cent. in the income class 'Rs. 30 to less than Rs. 60' and thereafter showed a downward trend excepting the income class 'Rs. 90 to less than Rs. 120'.

Income from bonus and commission accounted for Rs. 2.08 or about 2 per cent. of the total income. The average monthly income from concessions and 'rest' comprising overtime earnings, etc., worked out to only Re. 0.28 or 0.2 per cent. and Rs. 1.22 or about 1 per cent. of the total income respectively.

On the whole, the families having an income of less than Rs. 120 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income classes.

#### 4.5. Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*  
(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	79.17	86.15	91.09	92.34	106.49	109.79	121.25	142.23	103.32
Bonus and commission ..	0.08	1.46	1.51	1.41	2.54	3.86	3.27	2.92	2.08
Overtime earnings ..	0.63	0.90	0.18	0.47	0.32	0.09	1.22	1.62	0.64
Other earnings ..	1.59	0.11	0.54	0.16	0.25	0.28	0.82	0.85	0.58
Concession ..	1.67	..	0.06	0.23	..	0.09	0.20	..	0.28
Total ..	83.14	88.62	93.38	94.61	109.60	114.11	126.76	147.62	106.90
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	..	0.57	..	..	0.06
Agriculture ..	..	..	..	..	..	..	..	0.23	0.03
Animal husbandry ..	..	(-)	0.11	0.36	0.55	0.13	0.09	0.30	0.48
Trade ..	..	..	..	0.24	0.23	0.06	0.85	0.82	0.31
Profession ..	..	..	..	1.20	1.16	0.70	3.29	2.25	7.69
Others ..	..	0.24	..	1.15	0.86	3.44	..	1.53	2.77
Total ..	..	0.24	(-) 0.11	2.95	2.74	4.33	4.80	4.90	13.31
<i>Other income</i>									
Net rent from land	..	..	..	..	..	2.07	..	..	0.23
Net rent from house ..	..	..	1.35	1.20	1.09	2.48	4.23	10.62	6.38
Net rent—others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	0.19	0.21	0.31	0.08
Cash assistance ..	..	..	1.01	..	..	0.57	..	1.74	2.46
Gifts, concession ..	..	0.32	0.79	0.12	0.78	0.57	0.47	2.96	1.31
Interest and dividends ..	..	0.08	..	..	0.08	..	..	0.10	..
Chance games and lotteries ..	..	..	0.57	..	..	..	..	1.00	0.18
Total ..	..	0.40	3.72	1.32	1.95	3.62	6.96	15.63	11.46
Total income ..	..	83.78	92.23	97.65	99.30	117.55	125.87	147.29	116.34
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	0.38	..	..	0.62	0.14
Withdrawal of savings ..	..	6.92	3.27	7.95	2.11	10.63	7.90	6.33	8.00
Sale of other assets ..	..	..	..	..	6.25	0.57	1.03	1.53	1.23
Credit purchase ..	..	3.34	5.40	5.84	9.15	5.79	10.73	5.41	11.01
Loan taken ..	..	15.50	6.08	26.49	20.88	26.97	20.79	18.39	24.00
Rest ..	..	..	..	0.66	1.17	0.32	5.46	6.85	0.54
Total ..	..	25.76	14.75	40.94	39.56	44.66	45.91	38.51	46.00
Total receipts ..	..	109.54	106.98	138.59	138.86	162.21	171.78	185.80	154.40

The average income per family increased progressively with the increase in the family size. It increased from Rs. 83·78 in case of single member families to Rs. 172·39 in case of families having over 7 members.

Income from paid employment constituted about 92 per cent. of the total income. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution by other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment and income from 'other sources', e.g., rent, cash assistance, etc., were about 4 per cent. each of the total income. The income from these sources was relatively high in case of large families consisting of five members and above.

#### 4·6. *Income and other receipts by family composition*

##### 4·6·1. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4·6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4·6

*Average monthly receipts by family composition in terms of relationship with the main earner*

(In Rupees)

Item	Family composition (in terms of relationship with the main earner)							
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income ..	78·03	85·24	91·52	110·20	145·06	121·80	129·29	116·34
Other receipts ..	11·89	30·47	12·33	40·17	47·30	27·82	41·36	38·06
Total ..	89·92	115·71	103·85	150·37	192·36	152·62	170·75	154·40
Percentage of families to total ..	2·53	10·05	6·84	42·40	22·74	2·53	12·91	100·00

The average monthly receipts per family amounted to Rs. 154·40. The major portion (Rs. 116·34) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 38·06 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played comparatively less important part in the case of families consisting of unmarried earner and in the case of husband and wife, the proportion of such receipts to income being about 15 per cent. and 13 per cent. respectively. These capital receipts, however, accounted for about 36 per cent., and 33 per cent. of the income respectively in case of families consisting of husband, wife and children, and husband, wife, children and other members.

4.6.2. *In terms of the number of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by composition in terms of adults children*

(In Rupees)

Item	Family composition (in terms of adults/children)										Other families	All
	1 adult	1 adult and childern (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than one child			
1	2	3	4	5	6	7	8	9	10	11	12	
Income	83.77	85.89	92.84	96.71	91.40	115.12	99.92	110.57	132.35	166.13	116.34	
Other Receipts	25.76	..	16.25	30.56	41.58	43.54	65.28	41.95	48.93	39.85	38.06	
Total	109.53	85.89	109.09	127.27	132.98	158.66	165.20	152.52	181.28	205.98	154.40	
Percentage of families to total	12.58	0.81	8.07	11.55	6.79	19.38	4.80	4.72	12.11	19.19	100.00	

The proportion of 'other receipts' to income was comparatively high in case of families consisting of 3 adults and 2 adults and 2 children, being about 65 per cent. and 45 per cent. respectively.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1 *Concepts and definitions*

##### 5.1.1. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e. amount spent to increase assets or decrease liabilities. The main heads under each were as follows :

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised;
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses.
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants

##### *Capital outlays*

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods but (not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The



value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only a part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

### 5.1.2. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

### 5.1.3. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research.

Adult male.....=1.0

Adult female.....=0.9

Child (below 15 years) ..... =0.6

### 5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data,

together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 116·34 and the average consumption expenditure worked out to Rs. 123·96 resulting in a deficit of Rs. 7·62. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 11·71. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

### 5·2·1. *Consumption expenditure*

Of the average consumption expenditure of Rs. 123·96 per family per month, an expenditure of Rs. 69·22 or about 56 per cent., was incurred on food, Rs. 7·30 or about 6 per cent., on tobacco, pan, supari and intoxicants, Rs. 7·25 or about 6 per cent., on fuel and lighting, Rs. 8·64 or about 7 per cent. on housing, water charges and household appliances, etc., Rs. 15·87 or about 13 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 15·68 or about 12 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 19·12 per month. Table 5·1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows that the figures fluctuated within narrow limits except for the lowest income class.

TABLE 5·1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average monthly expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	3·60	2·69	30·51	11·34
30—<60	2·44	2·12	34·88	16·45
60—<90	3·11	2·55	51·13	20·05
90—<120	4·02	3·21	65·43	20·38
120—<150	5·37	4·12	78·38	19·02
150—<210	7·13	5·48	101·83	18·25
210 and above	8·06	6·46	197·30	16·61
All income	4·54	3·62	69·22	19·12

### 5·2·2. *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 20·90 or about 17 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 10·61 was incurred on savings and

investments, Rs. 6·17 towards repayment of debts, Rs. 2·68 on remittances to dependants and Rs.1·41 on taxes, interest and litigation. The first two, viz. repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was provident fund (Rs. 4·95). Expenditure towards this was reported by about 78 per cent. of the families surveyed. Some expenditure was incurred on bicycle, ornaments, etc., but the number of families reporting purchase on these items was very small. Expenditure towards repayment of debts was Rs. 6·17. The amount remitted to dependants was comparatively small being Rs. 2·68. Under the sub-group 'taxes, interest and litigation', interest on loans alone accounted for Rs. 1·24 or about 88 per cent. of the total expenditure on this sub-group.

### 5·2·3. The budget of single member families

Single member families constituted about 13 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 83·78 and the average monthly consumption expenditure Rs. 67·72 leaving a surplus of Rs. 16·06. However, when such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the surplus decreased to Rs. 1·25. As against this, the budget showed a deficit of Rs. 11·71 in the case of all families.

Table 5·2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multiple member families.

TABLE 5·2

*Percentage expenditure on groups/sub-groups of item by type of family*

Groups and sub-groups of items	Type of family		
	Single-member families	Multiple member families	All
1	2	3	4
Food .. .. .	51·51	56·20	55·84
Pan, supari, tobacco and alcoholic beverages .. .. .	6·75	5·82	5·89
Fuel and light .. .. .	4·71	5·94	5·85
Rent for house and water charges	6·87	5·46	5·57
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services .. .. .	1·53	1·39	1·40
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	15·56	12·58	12·80
Personal care .. .. .	2·27	1·97	1·99
Education and reading .. .. .	0·09	0·91	0·85
Recreation and amusement .. .. .	1·36	0·92	0·96
Medical care .. .. .	3·20	3·47	3·45
Other consumption expenditure	6·15	5·34	5·40
Total .. .. .	100·00	100·00	100·00

Workers living singly spent proportionately less on food, fuel and light, education and reading and medical care but more on tobacco, pay, supari and intoxicants, house rent and water charges, clothing, bedding, footwear, headwear, personal care, recreation and amusement, transport and communication, and other consumption expenditure such as subscription, gifts and charities, ceremonials, etc. Judged from the restricted angle of the proportion of expenditure on food, single workers had a higher level of living than the multiple member familie . Even aking the absolute figures, the expenditure on food per adult consumption unit was Rs. 18.45 per month in the case of multiple member families and Rs. 34.88 in case of single member families. Taking important sub-groups under the food-group, the average expenditure per adult consumption unit on cereals and products, pulses and products and milk and products was Rs. 8.45, Rs. 1.35 and Rs. 2.81 respectively in case of multiple member families and Rs. 10.58, Rs. 2.11 and Rs. 7.59 respectively in case of single member families. The average expenditure per adult consumption unit on almost all non-food items was also markedly high in case of single member families.

### 5.3. Levels of expenditure by income and by family-type

The overall average monthly expenditure was Rs. 128 per family, Rs. 28 per capita and Rs. 36 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TALBE 5.3

#### *Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	61.32	60.70	91.09	120.87	136.88	192.26	229.09	128.05
Average per capita ..	17.03	24.88	29.29	30.07	25.48	26.96	28.42	28.42
Average per adult consumption unit ..	22.80	28.63	35.72	37.65	32.42	34.45	35.46	35.68
Percentage of families to total ..	0.63	7.47	15.55	44.17	14.93	11.78	5.47	100.00

The average monthly expenditure per family varied from Rs. 60.70 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 229.09 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita family expenditure, there were only small variations from the overall average in the different income-classes ignoring the lowest income class where the proportion of families was very

small. The expenditure per adult consumption unit also varied by about Rs. 3 from the overall average in the different classes ignoring the two lowest income classes.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult/child composition.

TABLE 5.4

*Percentage distribution of family by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)								All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest		
1	2	3	4	5	6	7	8		9
<60 ..	22.60	35.83	2.41	3.37	..	4.38	5.06		6.56
60—<120 ..	67.51	38.49	81.74	45.53	32.25	46.49	38.63		44.04
120 and above	9.89	25.68	14.85	51.10	67.75	49.13	56.26		49.40
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00		100.00
Percentage of families to total ..	2.53	10.05	6.84	42.40	22.74	2.53	12.91		100.00

TABLE 5.5

*Percentage distribution of families by family composition in terms of adults/children and monthly family expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
<60	33.45	35.75	2.04	9.33	3.16	1.27	..	..	..	1.87	6.56
60—<120	44.63	64.25	82.10	59.44	62.41	38.51	62.95	61.76	33.17	14.40	44.04
120 and above	21.92	..	15.86	31.23	34.43	60.22	37.05	38.24	66.83	83.73	49.40
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	12.58	0.81	8.07	11.55	6.79	19.38	4.80	4.72	12.11	19.19	100.00

#### 5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family-size. The percentage, discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6  
*Average monthly expenditure by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs.)							
	<30	30— <60	60 — <90	90— <120	120 — <150	150— <210	210— and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products .. ..	11.84	16.86	23.74	28.57	34.96	45.80	49.29	30.96
Pulses and products .. ..	3.35	2.72	3.67	4.51	6.07	7.53	7.91	5.01
Oil seeds, oils and fats .. ..	2.35	2.25	2.53	3.47	5.46	6.90	6.47	4.09
Meat, fish and eggs .. ..	..	0.80	1.23	2.06	2.41	4.10	2.83	2.16
Milk and products .. ..	2.65	4.86	7.55	11.21	11.34	14.29	17.75	10.85
Vegetable and products .. ..	0.51	1.25	1.79	2.19	2.68	3.14	2.92	2.28
Fruits and products .. ..	1.30	0.41	0.70	1.09	1.45	1.54	0.67	1.06
Condiments, spices, sugar, etc. ..	2.98	3.24	4.99	6.89	8.29	11.74	10.46	7.27
Non-alcoholic beverages .. ..	0.32	0.20	0.56	0.79	0.97	1.31	1.03	0.81
Prepared meals and refreshments ..	5.21	2.29	4.37	4.65	4.75	5.48	7.97	4.73
Sub total: food .. ..	30.51	34.88	51.13	65.43	78.38	101.83	107.30	69.22
<i>Non-food</i>								
Pan, supari .. ..	..	1.38	1.90	2.47	2.99	3.93	3.68	2.60
Tobacco and products .. ..	1.35	1.78	2.66	2.73	2.97	4.07	3.76	2.89
Alcoholic beverages, etc. .. ..	..	0.25	1.20	1.55	1.44	4.74	2.65	1.81
Fuel and light .. ..	3.10	3.71	5.62	6.85	8.21	10.52	10.71	7.25
House rent, water charges, repairs, etc. .. ..	1.16	4.34	5.04	6.74	8.21	8.91	13.23	7.09
Furniture and furnishings .. ..	..	..	0.19	0.07	0.22	0.28	1.07	0.18
Household appliances, etc. .. ..	0.15	0.15	0.75	1.01	1.02	1.88	1.41	1.03
Household services .. ..	0.16	0.21	0.25	0.31	0.36	0.58	0.67	0.34
Clothing, bedding and headwear ..	..	3.12	5.85	10.29	10.44	15.33	35.12	10.97
Footwear .. ..	..	0.59	1.15	1.13	1.46	4.33	5.29	1.74
Miscellaneous (laundry, etc.) .. ..	1.15	1.18	2.13	3.09	3.52	4.70	5.25	3.16
Medical care .. ..	..	2.66	3.42	3.86	4.98	6.18	6.79	4.28
Personal care .. ..	1.54	1.25	1.82	2.47	2.54	3.37	3.95	2.47
Education and reading .. ..	..	0.13	0.43	0.86	0.83	3.64	1.55	1.05
Recreation and amusement .. ..	0.57	0.36	0.81	0.94	1.52	1.98	2.89	1.19
Transport and communication .. ..	18.60	2.01	2.22	1.81	1.72	4.60	4.11	2.44
Subscription, etc. .. ..	..	0.59	1.12	2.57	2.00	7.44	7.87	2.96
Personal effects and miscellaneous expenses .. ..	3.03	0.61	0.75	1.46	0.95	1.41	2.80	1.29
Sub-total: non-food .. ..	30.81	24.32	37.31	50.21	55.38	87.89	112.80	64.74
Total consumption expenditure .. ..	61.32	59.20	88.44	115.64	133.76	189.72	220.10	123.96
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation .. ..	..	0.50	1.45	1.33	0.95	1.93	3.45	1.41
Remittance to dependants .. ..	..	1.00	1.20	3.90	2.17	0.61	5.54	2.68
Savings and investment .. ..	..	2.28	5.53	11.58	13.26	12.62	18.91	10.64
Debts repaid .. ..	..	1.85	1.96	6.57	4.35	13.83	10.05	6.17
Total: non-consumption expenditure ..	..	5.63	10.14	23.38	20.73	28.99	37.95	20.90
Total disbursements .. ..	61.32	64.83	98.58	139.02	154.49	218.71	258.05	144.86
Percentage of families to total .. ..	0.63	7.47	15.55	44.17	14.93	11.78	5.47	100.00

The average monthly consumption expenditure per family was Rs. 123·96. Expenditure on food worked out to Rs. 69·22 or about 56 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with an increase in the family income ignoring the lowest income class and the income class "Rs. 120 to less than Rs. 150". Taking individual sub-groups under the food group, the percentage expenditure to the total consumption expenditure on cereals and products and pulses and products generally decreased with increase in income; that on meat, fish and eggs was generally higher in higher income classes and that on prepared meals, on the whole, showed a tendency to decrease with increase in income.

The non-food groups accounted for about 44 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges, repairs, etc., and clothing, bedding and headwear formed about 46 per cent. While the percentage expenditure on fuel and light remained more or less constant, that on house rent, water charges and repairs did not show any clear-cut trend and that on clothing, bedding and headwear was generally higher in the higher income classes. The percentage expenditure on some of the conventional necessities and luxuries such as alcoholic beverages, furniture and furnishings, household appliances, recreation and amusement, subscription, etc., generally showed an upward trend, that on pan, supari, laundry, etc., remained more or less constant and that on transport and communication and personal care did not show any clear-cut trend. The above trends were in many cases affected considerably by the varying proportion of families of different sizes in the various income classes.

### 5.5. Expenditure by per capita income

Table 5-7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlays also.

TABLE 5-7

#### *Average monthly expenditure and disbursements by per capita income classes*

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and pro- ducts ..	27.37	33.74	36.14	38.16	37.98	32.50	22.62	18.66	12.34	30.96
Pulses and pro- ducts ..	7.75	4.84	4.77	5.95	5.94	5.54	3.97	3.58	2.26	5.01
Oil seeds, oils and fats ..	5.44	4.53	4.07	5.25	4.82	4.39	3.19	3.16	1.18	4.09
Meat, fish and eggs ..	..	0.50	1.96	3.11	2.48	2.14	1.61	2.53	0.58	2.16
Milk and pro- ducts ..	6.12	10.16	7.41	9.55	11.41	12.42	11.00	11.12	11.17	10.85
Vegetable and Products ..	1.18	1.74	2.14	2.34	2.83	2.63	1.95	1.78	1.09	2.28

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<b>Fruits and products ..</b>	<b>3.00</b>	<b>0.76</b>	<b>1.01</b>	<b>1.17</b>	<b>1.08</b>	<b>1.18</b>	<b>0.77</b>	<b>0.86</b>	<b>1.05</b>	<b>1.06</b>
<b>Condiments, spices, sugar, etc.</b>	<b>6.88</b>	<b>5.89</b>	<b>7.55</b>	<b>8.43</b>	<b>8.48</b>	<b>7.87</b>	<b>5.89</b>	<b>6.32</b>	<b>3.45</b>	<b>7.27</b>
<b>Non-alcoholic beverages ..</b>	<b>0.75</b>	<b>0.52</b>	<b>0.88</b>	<b>0.94</b>	<b>1.00</b>	<b>0.84</b>	<b>0.69</b>	<b>0.70</b>	<b>0.27</b>	<b>0.81</b>
<b>Prepared meals and refreshments ..</b>	<b>2.87</b>	<b>0.51</b>	<b>2.22</b>	<b>3.62</b>	<b>4.44</b>	<b>4.60</b>	<b>4.06</b>	<b>4.88</b>	<b>11.88</b>	<b>4.73</b>
<b>Sub-total: food ..</b>	<b>61.58</b>	<b>63.19</b>	<b>68.15</b>	<b>78.52</b>	<b>80.46</b>	<b>74.11</b>	<b>55.75</b>	<b>53.59</b>	<b>45.07</b>	<b>69.22</b>
<b>Non-food</b>										
<b>Pan, supari ..</b>	<b>..</b>	<b>0.54</b>	<b>1.91</b>	<b>2.19</b>	<b>3.12</b>	<b>3.02</b>	<b>2.04</b>	<b>2.56</b>	<b>3.31</b>	<b>2.60</b>
<b>Tobacco and products ..</b>	<b>9.50</b>	<b>1.40</b>	<b>2.36</b>	<b>2.84</b>	<b>3.19</b>	<b>3.23</b>	<b>2.60</b>	<b>2.69</b>	<b>3.00</b>	<b>2.89</b>
<b>Alcoholic beverages, etc. ..</b>	<b>..</b>	<b>0.29</b>	<b>2.40</b>	<b>2.27</b>	<b>1.85</b>	<b>2.06</b>	<b>1.53</b>	<b>1.28</b>	<b>0.45</b>	<b>1.81</b>
<b>Fuel and light ..</b>	<b>6.52</b>	<b>6.71</b>	<b>7.61</b>	<b>7.94</b>	<b>8.48</b>	<b>7.82</b>	<b>5.93</b>	<b>6.46</b>	<b>4.24</b>	<b>7.25</b>
<b>House rent, water charges, repairs, etc. ..</b>	<b>10.00</b>	<b>9.51</b>	<b>5.97</b>	<b>7.89</b>	<b>6.75</b>	<b>8.18</b>	<b>5.92</b>	<b>6.81</b>	<b>5.96</b>	<b>7.09</b>
<b>Furniture and furnishings ..</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>0.15</b>	<b>0.30</b>	<b>0.23</b>	<b>0.10</b>	<b>0.16</b>	<b>0.27</b>	<b>0.18</b>
<b>Household appliances, etc. ..</b>	<b>0.34</b>	<b>0.06</b>	<b>0.61</b>	<b>1.31</b>	<b>0.67</b>	<b>1.05</b>	<b>0.93</b>	<b>1.01</b>	<b>1.61</b>	<b>1.03</b>
<b>Household services ..</b>	<b>0.37</b>	<b>0.65</b>	<b>0.25</b>	<b>0.36</b>	<b>0.39</b>	<b>0.37</b>	<b>0.24</b>	<b>0.48</b>	<b>0.33</b>	<b>0.34</b>
<b>Clothing, bedding and headwear ..</b>	<b>..</b>	<b>5.02</b>	<b>6.80</b>	<b>7.61</b>	<b>13.85</b>	<b>10.87</b>	<b>9.63</b>	<b>10.83</b>	<b>18.75</b>	<b>10.97</b>
<b>Footwear ..</b>	<b>..</b>	<b>..</b>	<b>1.46</b>	<b>1.33</b>	<b>2.61</b>	<b>2.28</b>	<b>1.14</b>	<b>1.01</b>	<b>1.49</b>	<b>1.74</b>
<b>Miscellaneous (laundry, etc.) ..</b>	<b>2.25</b>	<b>3.04</b>	<b>2.90</b>	<b>2.65</b>	<b>3.88</b>	<b>3.45</b>	<b>2.75</b>	<b>2.79</b>	<b>3.36</b>	<b>3.16</b>
<b>Medical care ..</b>	<b>..</b>	<b>3.71</b>	<b>2.67</b>	<b>4.64</b>	<b>4.60</b>	<b>5.35</b>	<b>4.36</b>	<b>2.34</b>	<b>2.65</b>	<b>4.28</b>
<b>Personal care ..</b>	<b>2.41</b>	<b>1.72</b>	<b>2.19</b>	<b>2.26</b>	<b>3.43</b>	<b>2.60</b>	<b>2.08</b>	<b>1.99</b>	<b>2.03</b>	<b>2.47</b>
<b>Education and reading ..</b>	<b>..</b>	<b>0.65</b>	<b>1.63</b>	<b>1.77</b>	<b>1.57</b>	<b>0.76</b>	<b>0.49</b>	<b>0.15</b>	<b>0.21</b>	<b>1.05</b>
<b>Recreation and amusement ..</b>	<b>..</b>	<b>3.07</b>	<b>0.56</b>	<b>0.95</b>	<b>1.33</b>	<b>1.56</b>	<b>0.88</b>	<b>0.67</b>	<b>2.01</b>	<b>1.19</b>
<b>Transport and communication ..</b>	<b>8.90</b>	<b>0.79</b>	<b>4.00</b>	<b>2.60</b>	<b>2.97</b>	<b>1.43</b>	<b>2.59</b>	<b>1.36</b>	<b>2.41</b>	<b>2.44</b>
<b>Subscription, etc. ..</b>	<b>..</b>	<b>0.75</b>	<b>1.01</b>	<b>2.42</b>	<b>2.38</b>	<b>5.32</b>	<b>2.98</b>	<b>1.28</b>	<b>2.18</b>	<b>2.96</b>
<b>Personal effects and miscellaneous expenses ..</b>	<b>7.00</b>	<b>1.72</b>	<b>0.84</b>	<b>1.13</b>	<b>1.36</b>	<b>71</b>	<b>0.85</b>	<b>2.02</b>	<b>0.82</b>	<b>1.29</b>
<b>Sub-total: non-food ..</b>	<b>38.29</b>	<b>36.63</b>	<b>45.07</b>	<b>52.31</b>	<b>62.73</b>	<b>61.29</b>	<b>47.04</b>	<b>45.88</b>	<b>55.08</b>	<b>54.74</b>
<b>Total consumption expenditure ..</b>	<b>99.65</b>	<b>99.82</b>	<b>113.22</b>	<b>130.83</b>	<b>143.19</b>	<b>135.40</b>	<b>102.79</b>	<b>99.47</b>	<b>100.15</b>	<b>123.96</b>
<b>Non-consumption expenditure</b>										
<b>Taxes, interest and litigation ..</b>	<b>..</b>	<b>1.67</b>	<b>0.96</b>	<b>2.58</b>	<b>2.01</b>	<b>1.26</b>	<b>0.57</b>	<b>0.79</b>	<b>0.10</b>	<b>1.41</b>
<b>Remittance to dependants ..</b>	<b>..</b>	<b>..</b>	<b>0.17</b>	<b>0.20</b>	<b>0.22</b>	<b>0.48</b>	<b>2.48</b>	<b>2.22</b>	<b>21.63</b>	<b>2.68</b>
<b>Saving and investments ..</b>	<b>..</b>	<b>2.63</b>	<b>6.00</b>	<b>9.90</b>	<b>9.27</b>	<b>11.67</b>	<b>13.01</b>	<b>11.13</b>	<b>13.57</b>	<b>10.64</b>
<b>Debts repaid ..</b>	<b>..</b>	<b>..</b>	<b>3.71</b>	<b>6.10</b>	<b>3.00</b>	<b>8.41</b>	<b>5.50</b>	<b>23.19</b>	<b>2.28</b>	<b>6.17</b>
<b>Total : non-consumption expenditure ..</b>	<b>..</b>	<b>4.30</b>	<b>10.84</b>	<b>18.78</b>	<b>14.50</b>	<b>21.82</b>	<b>21.56</b>	<b>37.33</b>	<b>37.58</b>	<b>20.90</b>
<b>Total disbursements ..</b>	<b>99.65</b>	<b>104.12</b>	<b>124.06</b>	<b>149.61</b>	<b>157.69</b>	<b>157.22</b>	<b>124.35</b>	<b>136.80</b>	<b>137.73</b>	<b>144.86</b>



The percentage expenditure on food showed a downward trend with an increase in per capita income except in the lowest per capita income class. The percentage expenditure on the non-food group of items especially on non-conventional necessities and luxuries such as clothing, bedding and headwear, pan, supari and products, household appliances, etc., generally showed an upward trend as the level of the per capita income increased.

### 5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The main results derived by Engel from his studies are set out below—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

### 5.6.1. Analysis by per capita income classes

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5-8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

[illegible]

The percentage of families having significantly low percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food was generally low in case of high per capita income classes.

### 5.6.2. Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure			Number of families (unestimated)	Family size						
				1	2 and 3	4 and 5	6 and 7	Above 7	All	
1			2	3	4	5	6	7	8	
<45	..	..	81	42.11	18.64	15.26	6.44	8.95	16.87	
45—<50	..	..	46	7.41	7.55	9.06	7.58	14.49	8.87	
50—<55	..	..	58	7.00	14.60	13.66	11.65	12.27	12.47	
55—<60	..	..	102	6.11	25.06	22.04	32.34	12.87	21.72	
60—<65	..	..	83	22.20	15.38	13.38	19.57	17.21	18.19	
65—<70	..	..	58	7.36	9.61	11.44	10.83	16.83	11.04	
70 and above	..	..	52	7.81	9.16	10.16	11.59	17.37	10.84	
Total			..	480	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families			..	..	12.58	25.49	28.51	20.42	13.00	100.00
Number of families (unestimated)			..	..	57	113	135	99	76	480

About 42 per cent. of the single member families spent less than 45 per cent. of the total expenditure on food and only about 15 per cent. of such families spent 65 per cent. or more on food. As against this, only about 15 per cent. and 6 per cent. of the families, containing 4 and 5 and 6 and 7 members respectively, spent less than 45 per cent. on food and similarly 22 per cent. each of such families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, *i.e.*, less than 45 and 70 or more, which are appreciably lower or higher than the overall average percentage expenditure on food.

### 5.7. Proportion of families reporting expenditure on selected sub-groups

The percentages of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlays often reveal a great deal about the expenditure habits of the population group. Such figures are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Items	Family size					All	Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and refreshments	77.07	83.48	86.38	87.35	82.42	84.06	409
Non-alcoholic beverages ..	29.40	74.87	82.66	87.15	84.74	74.49	368
Pan, supari ..	74.33	79.52	84.42	92.66	75.58	82.35	392
Tobacco and tobacco products	87.11	85.14	92.59	90.51	92.70	89.55	424
Alcoholic beverages ..	16.71	31.99	34.19	32.15	35.44	30.96	153
Furniture and furnishings ..	1.72	2.53	2.07	1.67	7.53	2.75	13
Household services ..	62.16	68.04	68.30	59.32	73.37	66.20	323
Medical care ..	88.67	88.35	92.33	89.86	90.19	90.05	422
Personal care ..	100.00	98.79	100.00	100.00	99.49	99.63	479
Education and reading ..	5.24	7.42	35.26	43.48	52.35	27.93	139
Recreation and amusements	64.72	63.64	64.60	57.10	69.69	63.49	307
Transport and communication	66.82	61.23	61.87	70.90	60.07	64.00	316
Remittances to dependants ..	27.05	5.75	1.83	2.87	3.71	6.76	35
Savings and investments ..	78.52	84.22	90.13	92.90	90.41	87.63	418
Debts repaid ..	26.04	22.86	21.29	28.39	25.90	24.37	124

About 84 per cent. of the families incurred expenditure on prepared meals and refreshments. About 74 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products and pan, supari. The percentage of such families was 90 and 82 respectively. About 31 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure but about 66 per cent. of the families reported expenditure on household services which most often consisted of employment of sweeper. The percentage of families reporting expenditure on education and reading was about 28. About 63 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was quite widespread and about 64 per cent. of the families reported expenditure on this sub-group.

About 88 per cent. of the families were either saving or investing some amount. About 7 per cent. of the families were making remittances to dependants and about 24 per cent. of the families were making repayments on debts.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family per month by items*

Item	Standard unit (quantity)	Number of families reporting* (unestimated)	Average quantity consumed per family per month
1	2	3	4
<i>Food, beverages, etc.—</i>			
<i>Cereals and products—</i>			
Rice .. .. .	kg.	413	6.49
Wheat .. .. .	"	454	45.19
Wheat atta .. .. .	"	5	0.46
Jowar .. .. .	"	156	7.65
Bajra .. .. .	"	7	0.21
Bajra atta .. .. .	"	1	0.11
Maize .. .. .	"	3	0.14
Maize atta .. .. .	"	1	0.00
Gram .. .. .	"	15	0.12
Gram atta .. .. .	"	78	0.19
Chira, muri, khoi, Lawa	"	2	0.00
Other rice products .. .. .	"	4	0.01
Maida .. .. .	"	14	0.03
Suji, rawa .. .. .	"	57	0.15
Bread .. .. .	"	49	0.10
Biscuit .. .. .	"	28	0.03
Other wheat products .. .. .	"	17	0.04
Tapioca .. .. .	"	22	0.03
Other cereals .. .. .	"	19	0.05
<i>Pulses and products—</i>			
Arhar .. .. .	"	440	3.99
Gram .. .. .	"	226	1.10
Moong .. .. .	"	224	0.84
Masur .. .. .	"	115	0.35
Urd .. .. .	"	92	0.28
Pea .. .. .	"	1	0.00
Other pulses .. .. .	"	12	0.02
Pulse products .. .. .	"	16	0.04

\*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

1	2	3	4
<i>Oil seeds, oils and fats—</i>			
Mustard oil .. .. .	kg.	37	0.04
Cocorut oil .. .. .	"	14	0.02
Gingelly oil .. .. .	"	149	0.68
Groundnut oil .. .. .	"	298	1.42
Other vegetable oils .. .. .	"	2	0.01
Vanaspati .. .. .	"	46	0.09
Oil seed's .. .. .	"	16	0.12
Other fats .. .. .	"	4	0.01
<i>Meat, fish and eggs—</i>			
Goat meat .. .. .	kg.	173	0.65
Mutton .. .. .	"	49	0.23
Pork .. .. .	"	2	0.00
Other meat .. .. .	"	1	0.01
Fresh fish .. .. .	"	36	0.13
Dry fish .. .. .	"	1	0.02
Eggs—hen .. .. .	no.	28	0.48
<i>Milk and milk products—</i>			
Milk (cow) .. .. .	l.	16	0.74
Milk (buffalo) .. .. .	l.	416	8.98
Curd .. .. .	kg.	57	0.16
Lassi .. .. .	"	48	0.28
Khoa .. .. .	"	1	0.00
Chhanna .. .. .	"	17	0.09
Ghee (cow) .. .. .	"	2	0.00
Ghee (buffalo) .. .. .	"	306	0.70
Butter .. .. .	"	1	0.00
Condensed milk .. .. .	"	1	0.01
Powdered milk .. .. .	"	3	0.01
Cheese .. .. .	"	19	0.09
Other milk and products .. .. .	"	18	0.60
<i>Condiments and spices—</i>			
Salt .. .. .	kg.	465	1.18
Turmeric .. .. .	g.	463	410.33
Chillies, green .. .. .	"	66	76.98
Chillies, dry .. .. .	"	449	524.05
Tamarind .. .. .	"	3	2.57
Onion .. .. .	kg.	406	2.10
Garlic .. .. .	g.	414	247.51
Coriander .. .. .	"	414	185.34
Ginger .. .. .	"	43	13.30
Pepper .. .. .	"	36	7.46
Methi .. .. .	g.	33	9.21
Saffron .. .. .	"	2	1.52
Mustard .. .. .	"	33	7.23
Jira .. .. .	"	222	31.49
Clove .. .. .	"	32	3.50
Elaichi .. .. .	"	7	0.12
Mixed spices .. .. .	"	360	132.50
Other spices and condiments .. .. .	"	30	1.63
<i>Vegetables and products—</i>			
Potato .. .. .	kg.	433	1.9
Muli, etc. .. .. .	"	3	0.0
Arum .. .. .	"	14	0.0
Other root vegetables .. .. .	"	8	0.0
Brinjal .. .. .	"	276	1.9
Cauliflower .. .. .	"	45	1.2
Cabbage .. .. .	"	22	0.1

TABLE 6.1—*contd.*

1				2	3	4
Jack fruit .. .. .	..	..	..	kg.	3	0.00
Ladies finger .. .. .	..	..	..	"	85	0.22
Tomato .. .. .	..	..	..	"	196	1.02
Cucumber .. .. .	..	..	..	"	1	0.00
Pumpkin .. .. .	..	..	..	"	70	0.27
Gourd .. .. .	..	..	..	"	66	0.21
Karela .. .. .	..	..	..	"	65	0.10
Bean .. .. .	..	..	..	"	6	0.01
Pea .. .. .	..	..	..	"	14	0.06
Other non-leafy vegetables .. .. .	..	..	..	"	75	0.21
Palak .. .. .	..	..	..	"	187	0.69
Amaranth chalai .. .. .	..	..	..	"	19	0.07
Methi .. .. .	..	..	..	"	157	0.68
Other leafy vegetables .. .. .	..	..	..	"	11	0.02
Pickles and preservatives .. .. .	..	..	..	"	4	0.01
Other vegetable products .. .. .	..	..	..	"	7	0.03
<i>Fruits and products—</i>						
Banana, plantain .. .. .	..	..	..	no.	134	4.93
Orange .. .. .	..	..	..	"	36	1.07
Lemon .. .. .	..	..	..	"	22	0.35
Mango .. .. .	..	..	..	"	62	4.84
Jack fruit .. .. .	..	..	..	"	1	0.03
Pine apple .. .. .	..	..	..	"	3	0.04
Water-melon .. .. .	..	..	..	"	26	0.17
Coconut .. .. .	..	..	..	"	92	0.55
Papaya .. .. .	..	..	..	"	17	0.10
Cashew nut .. .. .	..	..	..	kg.	1	0.00
Apple .. .. .	..	..	..	"	5	0.01
Kharbooza .. .. .	..	..	..	"	15	0.10
Dried fruits .. .. .	..	..	..	"	8	0.04
Other fruits .. .. .	..	..	..	"	111	0.62
Jams and jellies .. .. .	..	..	..	"	1	0.00
Other fruit products .. .. .	..	..	..	"	5	0.18
<i>Sugar, honey, etc.—</i>						
Sugar crystal .. .. .	..	..	..	kg.	401	2.63
Sugar deshi .. .. .	..	..	..	"	29	0.20
Gur .. .. .	..	..	..	"	277	1.17
Honey .. .. .	..	..	..	"	2	0.01
Sugar candy .. .. .	..	..	..	"	1	0.00
<i>Pan, supari</i>						
Pan leaf .. .. .	..	..	..	no.	123	22.87
Pan finished .. .. .	..	..	..	no.	317	59.16
Supari .. .. .	..	..	..	g.	177	66.37
Lime .. .. .	..	..	..	"	68	12.71
Katha .. .. .	..	..	..	"	128	38.37
<i>Tabacco and products</i>						
Bidi .. .. .	..	..	..	no.	282	33.06
Cigarette .. .. .	..	..	..	"	58	11.75
Zarda, kimam, surti .. .. .	..	..	..	g.	34	15.51
Chewing tobacco .. .. .	..	..	..	"	157	54.82
Smoking tobacco .. .. .	..	..	..	"	67	43.27
Leaf tobacco .. .. .	..	..	..	"	13	5.37
Hukka tobacco prepared .. .. .	..	..	..	"	10	7.46
Snuff .. .. .	..	..	..	"	3	0.12
Others .. .. .	..	..	..	"	1	0.01

TABLE 6.1—*concl'd.*

	2	3	4
<i>Alcoholic beverages and intoxicants—</i>			
Toddy, neera .. .. .	pint	2	0.01
Country liquor .. .. .	..	97	0.50
Ganja .. .. .	μ.	14	0.70
Bhang .. .. .	..	30	4.78
Opium .. .. .	..	1	0.00
Refined liquor, brandy, whisky, etc. ..	pint	2	0.00
Others .. .. .	..	1	0.03
<i>Non-alcoholic beverages—</i>			
Tea-leaf .. .. .	kg.	351	0.14
Squashes, syrups .. .. .	..	2	0.01
kg. = kilogram	g. = gram	l. = litre	no. = number

The quantity of cereals and products consumed, on an average, by a working class family per month was 61.00 kg. Of this, the major portion (45.19 kg. was accounted for by wheat alone. The average size of a family in terms of adult consumption unit was 3.62 and hence the quantity of cereals consumed per adult per day worked out to about 0.55 kg. Besides 61.00 kg. of cereals and products, a family consumed 6.63 kg. of pulses and products, 2.39 kg. of oils and fats, 1.04 kg. of meat, fish and eggs (excluding eggs for which quantity figures in weights were not available). 9.72 l. of milk (cow and buffalo) and 1.84 kg. of milk and products, 4.47 kg. of condiments and spices, 8.13 kg. of vegetables and products and 4.01 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc. for which quantity data could not be collected. The above is a broad picture of quantities of foodstuffs, consumed, on an average, by a family of industrial workers in Indore.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, bidi, chewing and smoking tobacco and tea leaf was recorded.

## 6.2. Analysis of nutrition contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Indore was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups :—

1. The caloric requirement for the age group below 5 years was assumed to be 1,150 per child per day and for the age-group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 to 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

*Nutritive value of food stuffs consumed, on an average, by a working class family*

Nutrients							Quantity consumed per day per family	Quantity recommended
1							2	3
Calories	..	..	..	..	..	..	10,341	9,711
Protein	..	..	..	..	..	..	320 g.	256 g.
Fat	..	..	..	..	..	..	190 g.	..
Calcium	..	..	..	..	..	..	2.1 g.	5.3 g.
Iron	..	..	..	..	..	..	165 mg.	94 mg.
Vitamin A	..	..	..	..	..	..	8,496 i.u.	15,890 i.u.
Vitamin B1	..	..	..	..	..	..	6.8 mg.	4.9 mg.
Vitamin C	..	..	..	..	..	..	142 mg.	227 mg.
Nicotinic acid	..	..	..	..	..	..	61 mg.	..
Riboflavin	..	..	..	..	..	..	2.9 mg.	..

g. = gram

mg. = milligram,

i.u. = international unit

It would appear from above that while the overall nutritive value of the diet appeared to be good, there was room for improvement. Increased intake of leafy vegetables and intake of at least skimmed milk by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium and vitamin, 'A' and 'C'.



## CHAPTER 7

### BUDGETARY POSITION

#### 7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of actually consumed articles of food, drink, tobacco and fuel and light was taken on the disbursement-side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference +or -(Rs.)
1	2	3	4	5
Less than 30 .. .. .	0.63	67.68	61.32	+6.36
30 to less than 60 .. .. .	7.47	68.63	64.83	+3.80
60 to less than 90 .. .. .	15.55	108.40	98.58	+9.82
90 to less than 120 .. .. .	44.17	144.11	139.02	+5.09
120 to less than 150 .. .. .	14.93	161.87	154.40	+7.38
150 to less than 210 .. .. .	11.78	233.04	218.71	+14.33
210 and above .. .. .	5.47	306.65	258.05	+48.60
Total .. .. .	100.00	154.40	144.86	+9.54

Taking all income classes, the net balancing difference was (+) Rs. 9.54 or about 6 per cent of the total receipts. For all the income classes, the net balancing difference was positive, i.e., receipts were more than disbursements.

### 7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position, of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as that from rent from land; houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2  
*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	12.40	46.24	77.50	104.47	131.92	178.88	254.42	116.34
Average monthly expenditure per family (Rs.) ..	61.32	60.70	91.09	120.87	136.88	192.26	229.09	128.05
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families ..	..	2.78	6.61	16.21	7.78	5.55	3.11	42.04
Percentage of families recording deficit to total families ..	0.63	4.69	8.94	27.96	7.15	6.23	2.36	57.96
Average surplus (+) or deficit (—) per family (Rs.) ..	—48.92	—14.46	—13.59	—16.40	—4.96	—13.38	+25.33	—11.71

\* Zero balance is considered as surplus.

Of the total families surveyed, about 58 per cent. had deficit budgets while the remaining 42 per cent. had balanced or surplus budgets. In the highest income class and the income class 'Rs. 120 to less than Rs. 150', the percentage of families having surplus budgets was higher than those having deficit budgets. Taking the overall surplus or deficit position of all families in each income class, only the families in the highest income class had surplus budgets.

### 7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family type in terms of the number of adults/children in the family.

TABLE 7.3

#### *Budgetary position by family composition*

Item parti- culars	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and child- ren (one or more	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 child- ren	3 adults	3 adults and one child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus * to total families ..	6.81	0.81	3.34	5.58	2.56	6.18	1.69	2.43	7.80	7.84	42.04	
Percentage of families recording deficit to total fami- lies ..	5.77	..	4.73	5.97	4.23	13.20	3.11	2.29	7.31	11.35	57.96	
Average amount of surplus+ or deficit —(Rs.) per family over all fami- lies to- gether ..	-1.24	+22.19	-4.60	-5.97	-15.67	-19.32	-10.34	-12.26	-21.07	-13.15	-11.71	

\*Zero balance is considered as surplus.

Taking the surplus or deficit position of all families, all the families except those consisting of 1 adult and children had, on an average, deficit budgets only.

**PART II**  
**(LEVEL OF LIVING)**



## CHAPTER 8

### LEVEL OF LIVING

#### 8.1. *Concept of 'level of living'*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Indore. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the persons or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule B) from an independent smaller sample of families. The additional aspects of level of living covered were :—

- (a) Sickness ;
- (b) Education ;
- (c) Conditions of work, awareness of rights, trade unionism and social security ;
- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

## 8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected from when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security,' details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The investigators were instructed to probe at great length into the replies given before inserting them in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias arising out of interview and response is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (120 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education separately for children (5–14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standards*

Item	Monthly family income class (Rs.)			
	<60	60—120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .. .. .	17	241	184	442
Percentage to total .. .. .	3.85	54.52	41.63	100.00
(A) All persons				
Percentage receiving education .. .. .	..	17.43	22.83	19.00
Percentage not receiving education .. .. .	..	82.57	77.17	81.00
Total .. .. .	100.00	100.00	100.00	100.00
(B) Children				
Percentage receiving education .. .. .	..	66.67	69.09	66.67
Percentage not receiving education .. .. .	..	33.33	39.91	33.33
Total .. .. .	100.00	100.00	100.00	100.00
(C) All persons receiving education				
Percentage receiving education in primary schools .. .. .	..	59.52	69.05	64.29
Percentage receiving education in secondary schools .. .. .	..	14.29	28.57	21.43
Percentage receiving education in other educational institutions .. .. .	..	26.19	2.38	14.28
Total .. .. .	..	100.00	100.00	100.00



TABLE 9.2

*Percentage distribution of persons—children and others—not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting ..	..	6.67	11.11	9.39	41.18	9.68	24.32	7.79
Financial difficulties	100.00	46.67	33.33	45.86	5.88	50.81	24.32	47.66
Lack of facility ..	..	6.66	11.11	14.36	5.88	8.87	8.11	11.84
Domestic difficulties	..	13.33	..	16.02	5.89	14.52	2.70	15.26
Attending to family enterprise ..	..	..	5.56	0.55	..	..	2.71	0.31
Lack of interest ..	..	6.67	11.11	9.94	11.76	12.09	10.81	12.46
Others ..	..	20.00	27.78	3.88	29.41	4.03	27.03	4.68
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of the total family members aged 5 and above, about 19 per cent. were receiving education. The proportion of the members receiving education was in higher income classes. The percentage of children of 5 to 14 years of age receiving education was about 67 which shows that the families were keen on educating their children. Of the total members receiving education, about 64 per cent. were studying in primary schools, about 21 per cent. in secondary schools and the rest were receiving education through other institutions, e.g., colleges, universities, technical institutions, literary centres, etc. The main reasons for children not receiving education were financial difficulties, lack of interest and lack of facility while for adults another reason was reported to be domestic difficulties.

### 9.2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 75 members reported possession of different types of skill, such as weaving, spinning, masonry, composing, knitting and embroidery, etc. Ten members were receiving technical education or training in mechanism, tailoring, blacksmithy, etc. Desire for technical education and training was expressed by 33 members and the main occupations or vocations which they had in view were weaving, motor mechanism, tailoring, etc.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period only were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

#### 10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days, by type, duration, treatment and source of assistance. In all, there were 148 cases of sickness reported among 545 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

TABLE 10.1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences*

Item							Percentage of cases
(1)							(2)
<b>(a) Type of sickness</b>							
Not reporting	..	..	..	..	..	..	3.38
Dysentary, diarrhoea, stomach trouble	..	..	..	..	..	..	18.24
Fever	..	..	..	..	..	..	33.78
Small-pox, plague, cholera	..	..	..	..	..	..	..
Respiratory diseases	..	..	..	..	..	..	2.03
Cough and cold	..	..	..	..	..	..	14.87
Other diseases	..	..	..	..	..	..	27.70
Total							100.00

TABLE 10.1—*concl'd.*

Item								Percentage of cases
1								2
<b>(b) Duration (during the reference period)</b>								
Not reporting	..	..	..	..	..	..	..	0.67
Below 7 days	..	..	..	..	..	..	..	33.11
7 days to below 15 days	..	..	..	..	..	..	..	25.00
15 days to below 30 days	..	..	..	..	..	..	..	12.16
30 days to below 60 days	..	..	..	..	..	..	..	12.84
60 days	..	..	..	..	..	..	..	16.22
Total								100.00
<b>(c) Type of treatment</b>								
Not reporting	..	..	..	..	..	..	..	2.03
No treatment	..	..	..	..	..	..	..	2.03
Self treatment	..	..	..	..	..	..	..	4.73
Ayurvedic treatment	..	..	..	..	..	..	..	10.14
Unani treatment	..	..	..	..	..	..	..	3.38
Homoeopathic treatment	..	..	..	..	..	..	..	18.24
Allopathic treatment	..	..	..	..	..	..	..	58.78
Others	..	..	..	..	..	..	..	0.67
Total								100.00
<b>(d) Source of assistance received</b>								
Not reporting	..	..	..	..	..	..	..	58.62
No assistance received	..	..	..	..	..	..	..	9.65
Friends and relatives	..	..	..	..	..	..	..	4.14
Money lender	..	..	..	..	..	..	..	0.69
Employer	..	..	..	..	..	..	..	..
Others	..	..	..	..	..	..	..	..
E.S.I.C.	..	..	..	..	..	..	..	26.90
Total								100.00
<b>(e) Consequences (for gainfully occupied members of families)</b>								
Not reporting	..	..	..	..	..	..	..	5.00
Work and normal diet stopped	..	..	..	..	..	..	..	25.00
Only work stopped	..	..	..	..	..	..	..	40.00
Only normal diet stopped	..	..	..	..	..	..	..	..
None stopped	..	..	..	..	..	..	..	30.00
Total								100.00

The distribution of cases by duration of sickness showed that in a majority of the cases the sickness lasted for less than 15 days. Financial assistance for treatment was received from the Employees' State Insurance Corporation in about 27 per cent. of the cases and in about 10 per cent. of the cases no assistance was received. Taking the cases of sickness among gainfully occupied members of the families, in about 65 per cent of such cases, sickness resulted in abstinence from work. The average duration of such absence was 8 days.

## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential houses of sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2. *Condition of building*

Table 11.1 would show the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

Item							Percentage of families
1							2
<i>a) Type of building</i>							
Chawls/bustees	..	..	..	..	..	..	77.50
Flats	..	..	..	..	..	..	1.67
Independent house	..	..	..	..	..	..	12.50
Others	..	..	..	..	..	..	8.33
Total							100.00
<i>b) Ownership or type of landlord</i>							
Not reporting	..	..	..	..	..	..	0.83
Employers	..	..	..	..	..	..	2.50
Self	..	..	..	..	..	..	23.33
Private	..	..	..	..	..	..	64.17
Public bodies	..	..	..	..	..	..	9.17
Total							100.00
<i>c) Type of structure</i>							
Permanent katcha	..	..	..	..	..	..	36.67
Permanent pucca	..	..	..	..	..	..	47.50
Temporary katcha	..	..	..	..	..	..	9.17
Temporary pucca	..	..	..	..	..	..	5.83
Others	..	..	..	..	..	..	0.83
Total							100.00

TABLE 11.1—concl'd.

	Item							Percentage of families
	1							2
(d) Condition of repairs								
Not reporting ..	..	..	..	..	..	..	..	0·83
Good ..	..	..	..	..	..	..	..	27·50
Moderately good ..	..	..	..	..	..	..	..	52·50
Bad ..	..	..	..	..	..	..	..	19·17
						Total	..	100·00
(e) Sewage arrangement								
Not reporting ..	..	..	..	..	..	..	..	1·67
Satisfactory ..	..	..	..	..	..	..	..	23·33
Moderately satisfactory ..	..	..	..	..	..	..	..	39·17
Unsatisfactory ..	..	..	..	..	..	..	..	35·83
						Total	..	100·00
(f) Ventilation arrangement								
Not reporting ..	..	..	..	..	..	..	..	4·17
Good ..	..	..	..	..	..	..	..	51·67
Bad ..	..	..	..	..	..	..	..	18·33
Tolerable ..	..	..	..	..	..	..	..	25·83
						Total	..	100·00

About 78 per cent. of the sampled families were living in chawls/bustees, about 13 per cent. in independent houses, about 2 per cent. in flats and the rest had other modes of accommodation. About 64 per cent. of the families were living in private buildings, about 23 per cent. in self-owned houses, about 9 per cent. in buildings provided by public bodies and about 3 per cent. in buildings provided by employers. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone in 53 per cent. of the cases. The rest of the families (forming about 47 per cent.) were living in katcha buildings.

### 11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath, and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2  
*Percentage distribution of dwellings by various characteristics*

Item	Percentage of dwellings
1	2
(a) <i>Number of rooms in dwelling</i>	
One .. .. .	64.16
Two .. .. .	26.67
Three .. .. .	7.50
More than three .. .. .	1.67
Total ..	100.00

TABLE 11.2—*contd.*

Item								Percentage of dwellings
1								2
<b>(b) Lighting type</b>								
Not reporting	..	..	..	..	..	..	..	5.00
Electricity	..	..	..	..	..	..	..	15.83
Kerosene	..	..	..	..	..	..	..	79.17
Total								100.00
<b>(c) Provision of kitchen</b>								
Not reporting	..	..	..	..	..	..	..	2.50
Kitchen provided	..	..	..	..	..	..	..	25.83
Where not provided using:								
(i) Room in common use with other families	..	..	..	..	..	..	..	1.67
(ii) Part of living room	..	..	..	..	..	..	..	61.67
(iii) Covered or uncovered verandah	..	..	..	..	..	..	..	7.50
(iv) No specific part of the house	..	..	..	..	..	..	..	0.83
Total								100.00
<b>(d) Number of stores</b>								
No store	..	..	..	..	..	..	..	90.00
One	..	..	..	..	..	..	..	8.33
More than one	..	..	..	..	..	..	..	1.67
Total								100.00
<b>(e) Number of bath rooms</b>								
No bath room provided	..	..	..	..	..	..	..	61.17
Where provided:								
(i) In individual use	..	..	..	..	..	..	..	25.00
(ii) In common use	..	..	..	..	..	..	..	10.83
Total								100.00
<b>(f) Provision of covered verandah</b>								
Provided	..	..	..	..	..	..	..	30.00
Not provided	..	..	..	..	..	..	..	70.00
Total								100.00
<b>(g) Source of water supply</b>								
Tap provided								
(i) In dwelling	..	..	..	..	..	..	..	9.17
(ii) Outside dwelling	..	..	..	..	..	..	..	67.50
Well (with or without hand pump)	..	..	..	..	..	..	..	20.83
Others	..	..	..	..	..	..	..	2.50
Total								100.00
<b>(h) Provision of latrine</b>								
No latrine	..	..	..	..	..	..	..	16.67
In individual use	..	..	..	..	..	..	..	17.50
In common use with other families	..	..	..	..	..	..	..	65.83
Total								100.00
<b>(i) Type of latrine</b>								
Flush system	..	..	..	..	..	..	..	2.53
Manually cleaned	..	..	..	..	..	..	..	97.47
Total								100.00

It would be seen that a majority of the dwellings were having one living room, with no provision for kitchen, store-room and bath-room. In a majority of the dwellings there was arrangement for tap water supply, though outside the dwellings and common latrines being cleaned manually.

#### 11.4. Distance of dwelling from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places, etc.		Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
				Less than 1 mile	One to less than 2 miles	Two miles and above	
1		2	3	4	5	6	7
Work-place of main earner	.. ..	5.00	..	43.33	19.17	32.50	100.00
Primary school	.. ..	12.50	42.50	33.33	7.50	4.17	100.00
Medical-aid centre	.. ..	5.83	40.83	36.67	8.33	8.34	100.00
Hospital	.. ..	5.83	3.33	39.17	15.83	35.84	100.00
Playground for children	.. ..	17.50	49.17	27.50	4.17	1.66	100.00
Cinema house	.. ..	2.50	1.67	58.33	21.67	15.83	100.00
Shopping centre-grocery	.. ..	12.50	2.50	60.00	15.00	10.00	100.00
Shopping centre-vegetables	.. ..	20.00	3.33	56.67	10.83	9.17	100.00
Employment exchange	.. ..	27.50	28.33	5.84	20.00	18.33	100.00
Railway station	.. ..	25.83	6.67	10.00	20.00	37.50	100.00
Bus stop	.. ..	22.50	10.00	55.83	7.50	4.17	100.00
Post office	.. ..	15.83	0.83	66.67	8.33	8.34	100.00

In a majority of the cases, work-places of the main earners were at a distance of less than 2 miles. Other important places of visit by workers and their families, such as cinema house, shopping centres, post office and bus stop were at a distance of less than 1 mile in a majority of reporting cases.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that detail of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

#### 12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

**TABLE 12.1**  
*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
(a) <i>Paid employment</i>				
(i) In factories .. ..	96.15	93.93	48.34	86.93
(ii) In other establishments .. ..	..	..	..	..
(b) <i>Self employment</i> .. ..	..	0.38	2.10	0.65
(c) <i>In employment but not at work</i> .. ..	3.85	5.40	5.59	5.43
(d) <i>Not in employment—</i>				
(i) Seeking work .. ..	..	..	25.70	3.95
(ii) Not working but available for work .. ..	..	0.29	13.81	2.36
(iii) Not available for work .. ..	..	..	4.46	0.68
Total ..	100.00	100.00	100.00	100.00
Total number of employees ..	1	120	22	143*

\*In addition there was one case which did not report employment particulars.



There was a clear difference in the pattern for permanent and other employees. In the case of the former, the percentage of man-weeks in 'not in employment' was negligible but not so in the case of the latter, who had a lesser quantum of paid employment in factories.

### 12.3. Condition of work-place

Table 12.2 gives the opinion of the employee-member of sampled families (excluding those who were on out-door duties), classified by industry group, about the conditions of work-places.

TABLE 12.2

*Percentage distribution of employee members according to opinion expressed on condition of work-places by industry-group*

Condition of work-place						Industry-group		
						Cotton textile	Rest	All
1						2	3	4
<i>Temperature, humidity and ventilation</i>								
Not reporting	..	..	..	..	..	0.85	..	0.70
Uncomfortable	..	..	..	..	..	21.18	32.00	23.08
Tolerable or comfortable	..	..	..	..	..	77.97	68.00	76.22
Total						100.00	100.00	100.00
<i>Illumination</i>								
Too bright	..	..	..	..	..	5.08	8.00	5.59
Tolerable or good	..	..	..	..	..	94.92	92.00	94.41
Total						100.00	100.00	100.00
<i>Cleanliness</i>								
Dirty	..	..	..	..	..	4.24	8.00	4.89
Fair or good	..	..	..	..	..	93.22	92.00	93.01
No particular comment	..	..	..	..	..	2.54	..	2.10
Total						100.00	100.00	100.00
<i>Sitting and standing arrangement</i>								
Uncomfortable	..	..	..	..	..	44.91	24.00	41.26
Comfortable	..	..	..	..	..	20.34	56.00	26.57
No particular comment	..	..	..	..	..	34.75	20.00	32.17
Total						100.00	100.00	100.00

### 12.4. Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12-3

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals	..	4.17	95.83	100.00	18.12	81.88	..	100.00
Bath ..	..	34.72	65.28	100.00	21.28	78.72	..	100.00
Wash places	..	0.69	21.53	77.78	16.07	83.93	..	100.00
Drinking water	..	..	5.56	94.44	10.29	89.71	..	100.00
Rest-shelter	..	0.69	40.97	58.34	100.00	20.24	77.38	2.38
Canteen ..	..	0.69	12.50	86.81	100.00	13.00	84.80	1.60
Reading or recreation	..	..	67.36	32.64	100.00	6.38	93.62	..
Co-operative stores and grain shops	..	..	49.31	50.69	100.00	17.81	82.19	..
Technical training	..	..	81.25	18.75	100.00	59.26	37.04	3.70
Medical facility arranged by employers	..	..	10.42	89.58	100.00	12.40	86.05	1.55
Medical facility arranged by Employee's State Insurance Corporation..	2.78	8.33	88.89	100.00	24.22	71.87	3.91	100.00

#### 12.5. Statutory rights and benefits

Table 12-4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12-4

*Percentage distribution of employee-members by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Not reporting	Percentage of employees by awareness			
		Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages	..	91.61	4.20	4.19	100.00
Rate of overtime wages	..	59.44	11.19	27.97	100.00
Entitlement to leave with wages	..	88.81	6.29	4.20	100.00
Rate of leave with wages	..	68.53	19.58	11.19	100.00

TABLE 12·4—*contd.*

1	2	3	4	5	6
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. ..	..	93·62	4·96	1·42	100·00
Maximum interval at which wages can be paid .. ..	0·71	92·20	4·96	2·13	100·00
Imposition of fines-deduction from wages .. ..	..	67·37	19·15	13·48	100·00
Procedure for complaints .. ..	..	49·64	30·50	19·86	100·00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. ..	..	33·33	..	66·67	100·00
Compensation to dependants for death due to work accident .. ..	..	33·33	..	66·67	100·00
Procedure for complaints .. ..	..	66·67	..	33·33	100·00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. .. ..	0·76	47·33	25·19	26·72	100·00
Approval of procedures .. ..	0·76	32·06	33·59	33·59	100·00
Intimation of procedures to the workers .. ..	0·76	74·81	5·35	19·08	100·00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. ..	1·58	50·39	22·05	25·98	100·00
Rate of lay-off compensation .. ..	1·58	30·16	25·40	42·86	100·00
Notice of retrenchment .. ..	1·58	61·91	14·29	22·22	100·00
Retrenchment compensation .. ..	1·58	53·54	15·75	29·13	100·00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer .. ..	1·60	92·00	4·00	2·40	100·00
Period after which the employer's contribution becomes payable .. ..	1·60	44·80	11·20	42·40	100·00
Accumulation of interest .. ..	1·60	76·80	4·00	17·60	100·00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit for sickness .. ..	1·51	84·09	9·85	4·55	100·00
Benefit for temporary disablement .. ..	1·51	60·61	21·97	15·91	100·00
Dependants' benefit in case of death .. ..	1·51	31·82	19·70	46·97	100·00

12·6. *Trade union membership*

Data collected regarding association of employee-members with trade unions are presented in table 12·5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

*Distribution of employee-members according to membership of trade unions and other details*

Item								Percentage of employee-members
1								2
<b>Membership</b>								
Not reporting	..	..	..	..	..	..	..	2.08
No union	..	..	..	..	..	..	..	6.94
If union existing								
(a) Members	..	..	..	..	..	..	..	85.42
(b) Not members	..	..	..	..	..	..	..	5.56
Total								100.00
<b>Subscription paid</b>								
Not reporting or no subscription	..	..	..	..	..	..	..	..
Paying regularly	..	..	..	..	..	..	..	76.42
Not paying regularly	..	..	..	..	..	..	..	23.58
Total								100.00
<b>Rate of subscription per month</b>								
Not reporting	..	..	..	..	..	..	..	13.82
Less than Re. 0.25	..	..	..	..	..	..	..	2.44
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	..	33.33
Re. 0.50 and above	..	..	..	..	..	..	..	50.41
Total								100.00

Of the total employee-members, 85 per cent. were stated to be members of trade unions. Of these, about 3/4ths were paying their subscription regularly. The most common rate of subscription was Re. 0.50 and above per month.

#### 12.7. Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12·6

*Percentage distribution of employee-members by industry-group and length of service*

Length of service						Industry-group		
						Cotton textile	Rest	All
1						2	3	4
Less than 1 year	..	..	..	..	..	0·85	19·23	4·17
One year to less than 5 years	..	..	..	..	..	17·80	23·08	18·75
5 years to less than 10 years	..	..	..	..	..	11·02	19·23	12·50
10 years to less than 20 years	..	..	..	..	..	54·23	30·77	50·00
20 years and above	..	..	..	..	..	16·10	7·69	14·58
Total						100·00	100·00	100·00
Number of employees						118	26	144

By and large, the employee-members of the sampled families constituted a stable labour force.

#### 12·8. Service conditions

In regard to service conditions, information was obtained on shift-working rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. The information was collected from the informants and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12·7 shows the relevant data collected on service conditions.

TABLE 12·7

*Percentage distribution of employee-members by industry-group and service conditions*

Service conditions						Industry-group		
						Cotton textile	Rest	All
1						2	3	4
<i>Shift-working</i>								
Not reporting	..	..	..	..	..	0·85	7·69	2·08
Day	..	..	..	..	..	52·54	73·08	56·25
Night	..	..	..	..	..	15·26	..	12·50
Evening	..	..	..	..	..	29·66	11·54	26·39
Rotation	..	..	..	..	..	1·69	7·69	2·78
Total						100·00	100·00	100·00

TABLE 12.7—*contd.*

	1	2	3	4
<i>Daily rest-interval</i>				
Not reporting .. .. .	..	0.85	7.69	2.08
No rest .. .. .	..	1.69	11.54	3.47
Half-an-hour or less .. .. .	..	97.46	42.31	87.51
More than half-an-hour .. .. .	..	..	38.46	0.94
Total ..	..	100.00	100.00	100.00
<i>Pay-period</i>				
Not reporting .. .. .	..	1.69	..	1.39
Weekly .. .. .	..	2.54	3.85	2.78
Fortnightly .. .. .	..	11.86	7.69	11.11
Monthly .. .. .	..	83.06	80.77	82.64
Others .. .. .	..	0.85	7.69	2.08
Total ..	..	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>				
Not reporting .. .. .	..	0.85	..	0.69
0 day .. .. .	..	38.14	50.00	40.28
1 to 10 days .. .. .	..	5.93	11.54	6.94
11 to 15 days .. .. .	..	47.46	38.46	45.83
16 days and above .. .. .	..	7.62	..	6.26
Total ..	..	100.00	100.00	100.00

About 56 per cent. of the employee-members were working in day shifts, about 3 per cent. in shifts by rotation, about 13 per cent. in night shifts and about 26 per cent. in evening shifts, i.e., from about 4 p.m. to 12 p.m. covering a good part of the night. In regard to daily rest-intervals, about 88 per cent. of worker-members were enjoying daily rest-interval of half-an-hour or less. As regards pay-period, most of the workers were being paid monthly; this group also included workers employed on daily rate but paid at the end of the month. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey show that about 46 per cent. of workers enjoyed leave from 11 to 15 days and about 6 per cent. for 16 days and above. About 40 per cent. of the workers reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the workers were in employment for a part of the reference year only and the data related to paid leave actually availed of.

#### 12.9. Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Fund and the Employees' State Insurance Scheme, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12·8

*Distribution of employee members by social security benefits*

Scheme								Percentage of employee- members
1								2
<i>Employees' Provident Fund Scheme</i>								
Not reporting	..	..	..	..	..	..	..	2·78
No arrangement	..	..	..	..	..	..	..	13·19
If arrangement:								
(A) Contributing	..	..	..	..	..	..	..	76·39
(B) Not contributing								
(i) Not interested	..	..	..	..	..	..	..	3·47
(ii) Not eligible	..	..	..	..	..	..	..	4·17
Total								100·00
<i>Employees' State Insurance Scheme</i>								
Not reporting	..	..	..	..	..	..	..	..
No arrangement	..	..	..	..	..	..	..	8·33
If arrangement:								
(i) Contributing	..	..	..	..	..	..	..	90·97
(ii) Not contributing	..	..	..	..	..	..	..	0·70
Total								100·00

Out of the total of 144 employee-members, about 76 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes maintained by the employers. Out of about 8 per cent. of employee-members who were not contributing, a majority of employees were not eligible and the rest were not interested. In about 13 per cent. of the cases, there was no arrangement for provident fund.

Roughly 91 per cent. of the employee-members were contributing under the Employees' State Insurance Scheme.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2. *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

*A—Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings .. .. .	76.44	565.77	919.72	623.46
Assets .. .. .	276.00	587.04	1,631.00	842.10
Total ..	352.44	1,152.81	2,550.72	1,465.56

*B—Percentage distribution of savings and assets by form and income classes*

Form of Savings/Assets	Monthly family income class (Rs.)			
	<60	60--<120	120 and above	All
1	2	3	4	5
<i>(i) Savings</i>				
<i>(a) On family account</i>				
Life insurance premium paid .. .. .	0.57	0.99	..	0.53
Provident fund-own contribution .. .. .	10.59	25.29	19.46	22.32
Provident fund-employer's contribution .. .. .	10.53	22.16	16.59	19.36
Savings (bank, postal and cash in hand) .. .. .	..	0.64	..	0.33
Others .. .. .	..	..	..	..
Total ..	21.69	49.08	36.05	42.54



TABLE 13.1—*contd.*

	1	2	3	4	5
(b) On enterprise and other purposes account .. .. .		..	..	..	..
(ii) <i>Assets</i>					
(a) <i>On family account</i>					
Land .. .. .	48.33	7.51	14.46	11.47	
Buildings .. .. .	24.15	18.35	21.81	20.06	
Jewellery and ornaments .. .. .	5.04	13.07	18.10	15.26	
Others .. .. .	0.79	11.99	9.58	10.67	
Total ..	78.31	50.92	63.95	57.46	
(b) On enterprise and other purposes account	..	..	..	..	
Grand total ..	100.00	100.00	100.00	100.00	
Total number of reporting families ..	9	79	32	120	

The amount of savings per reporting family worked out to about Rs. 623 and of assets per reporting family to about Rs. 842 giving a total of about Rs. 1,465. Thus, savings formed about 43 per cent. and assets about 57 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

### 13.3. *Extent of savings and assets*

Table 13.2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
No savings and assets .. .. .	33.33	2.53	..	4.17
Less than Rs. 200 .. .. .	22.22	8.86	6.25	9.17
Rs. 200 to below Rs. 500 .. .. .	22.22	16.45	3.12	13.33
Rs. 500 to below Rs. 1,500 .. .. .	11.11	46.83	37.50	41.67
Rs. 1,500 to below Rs. 2,500 .. .. .	11.12	16.46	18.75	16.67
Rs. 2,500 to below Rs. 3,500 .. .. .	..	6.33	18.75	9.16
Rs. 3,500 to below Rs. 4,500 .. .. .	..	1.27	..	0.83
Rs. 4,500 and above .. .. .	..	1.27	15.63	5.00
Total ..	100.00	100.00	100.00	100.00

Only about 4 per cent. of the families had no savings and assets and in the lowest income class such families formed about 33 per cent. of the total. Roughly 42 per cent. of the families reported savings and assets between Rs. 500 to less than Rs. 1,500.

#### 13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were collected on certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed*

Durable articles and live-stock					Number of families reporting possession of articles etc.	Percentage of reporting families	Total number of articles, etc.	Average number per family of reporting families
1					2	3	4	5
Table	..	..	..	..	13	10.83	16	1.23
Chair	..	..	..	..	17	14.17	25	1.47
Stool	..	..	..	..	1	0.83	1	1.00
Sewing machine	..	..	..	..	5	4.17	5	1.00
Clock, time-piece	..	..	..	..	21	17.50	21	1.00
Cot	..	..	..	..	77	42.78	135	1.75
Chouki	..	..	..	..	6	5.00	11	1.83
Radio set	..	..	..	..	3	2.50	3	1.00
Harmonium	..	..	..	..	1	0.83	1	1.00
Tabla, dholak	..	..	..	..	7	5.83	7	1.00
Fountain pen	..	..	..	..	31	25.83	63	1.71
Wrist watch	..	..	..	..	26	21.67	27	1.04
Bicycle	..	..	..	..	40	33.33	42	1.05
Cow, buffalo	..	..	..	..	6	5.00	11	1.83
Goat	..	..	..	..	3	2.50	5	1.67
Hen	..	..	..	..	1	0.83	2	2.00

It would appear from the above table that the possession of somewhat costly durable articles, such as, sewing machine, bicycle, radio set, wrist watch, clock, time-piece, etc., was not very uncommon among the working class families surveyed.

#### 13.5. *Extent of indebtedness*

Table 13.4 gives percentage distribution of families by amount of debt and income classes.

TABLE 13-4

*Percentage distribution of families by amount of debt and income classes*

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50	14.29	12.70	..	9.18
Rs. 50 to less than Rs. 100	28.57	6.35	3.57	7.14
Rs. 100 to less than Rs. 150	14.29	12.70	10.71	12.24
Rs. 150 to less than Rs. 250	..	20.63	7.14	15.31
Rs. 250 to less than Rs. 500	42.85	28.57	17.86	26.53
Rs. 500 to less than Rs. 1,000	..	17.46	39.29	22.45
Rs. 1,000 to less than Rs. 2,000	..	1.59	17.86	6.12
Rs. 2,000 and above	..	..	3.57	1.03
Total	100.00	100.00	100.00	100.00
Total number of families reporting debt	7	63	28	98

Taking all families, about 27 per cent. of the them reported debt of Rs. 250 to less than Rs. 500 and about 22 per cent. of Rs. 500 to less than Rs. 1,000.

### 13-6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13-5.

TABLE 13-5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans					Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1					2	3	4
(A) On family account							
Festival	..	..	..	..	1.02	2.67	1.30
Marriage	..	..	..	..	30.61	27.28	40.73
Child birth	..	..	..	..	6.12	9.09	6.62
Funeral	..	..	..	..	5.10	5.35	3.07
Sickness	..	..	..	..	14.29	13.99	14.45
Education	..	..	..	..	3.06	2.14	1.68
Unemployment or lay-off	..	..	..	..	3.06	2.14	0.93
Meeting current deficit	..	..	..	..	25.51	24.06	13.34
Inherited debt	..	..	..	..	1.02	1.60	1.20
Others	..	..	..	..	7.14	8.56	5.02
Total					96.93	96.79	88.34
(B) On enterprise and other purposes account							
Building	..	..	..	..	1.02	1.07	10.03
Purchase of other assets	..	..	..	..	1.02	0.53	0.50
Other family enterprise	..	..	..	..	1.03	1.07	0.88
Others	..	..	..	..	..	0.54	0.25
Total					3.07	3.21	11.66
Grand total					100.00	100.00	100.00
Absolute total					98	187	(Rs.) 39,870

Out of the total of 120 sampled families, 98 or about 82 per cent. reported debt on the date of survey. Out of the families reporting debt about 97 per cent. had taken loans on "family account" and the rest on "enterprise and other purposes account". Marriages and meeting current deficits were among the most important purposes of loans.

### 13.7. Sources and terms of loans

Table 13.6 gives percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	..	Not reporting	0.53	Not reporting	..	Not reporting	12.83
Provident fund	6.95	No security	66.31	No interest	31.55	Weekly	2.14
Co-operative society	..	Land	0.54	Less than 6%	24.06	Monthly Quarterly	43.32 5.35
Employer	6.42	Ornaments and jewellery	4.81	6% to less than 12½%	13.90	Half yearly	1.07
Money lender	20.86						
Shop-keeper	18.18	Others	27.81				
Friends and relatives	34.22			12½% to less than 25%	16.58	Yearly	2.14
Others	3.74			25% to less than 50% 50% and above	10.70 3.21	Others	33.15
Total	.. 100.00		100.00		100.00		100.00

The largest proportion (about 34 per cent.) of loans were taken from friends and relatives. About 66 per cent. of total loans were taken against no security. Ornaments and jewellery were given as securities in about 5 per cent. of the cases. About 32 per cent. of loans were taken without interest. Interest at the rate of 12½ per cent. to less than 25 per cent. was paid in a case of 17 per cent. of the loans. About 43 per cent. of the loans were to be repaid in monthly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out to 27 thousand. Of the total families, 13 per cent. consisted of single-member, 25 per cent. of two to three members, 29 per cent. of four to five members, 20 per cent. of six to seven members and the remaining 13 per cent. consisted of more than 7 members. By family type, 13 per cent. consisted of unmarried earner and husband or wife, i.e., single-workers with dependants living elsewhere. Others in order were those consisting of husband, wife and children (42 per cent.); husband, wife, children and other members (23 per cent.); husband and wife (7 per cent.); unmarried earner and other members (2 per cent.) and rest (13 per cent.).

The average size of the family was 4.54 persons. Of these, 1.16 were earners, 0.13 earning dependants and 3.25 non-earning dependants. Of the earners, 1.12 were adult men and 0.04 adult women (there being no children). About 76 per cent. of the families had only one income recipient. On an average, a family had 3.3 dependants living with it and 0.3 dependants living elsewhere.

The average monthly income worked out to Rs. 116.34 per family and Rs. 25.28 per capita. The largest number of families (44 per cent. of the total) came within the income class 'Rs. 90 to less than Rs. 120'. The families with an income of 'Rs. 210 and above' per month formed about 5 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 116.34 per family, income from paid employment accounted for Rs. 106.90 or about 91.9 per cent., income from self-employment for Rs. 4.26 or about 3.7 per cent. and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 5.18 or about 4.4 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 128.05 per family, Rs. 28.42 per capita and Rs. 35.68 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes, ignoring the two lowest income classes.

Of the average monthly expenditure of Rs. 128.05 per family, consumption expenditure accounted for Rs. 123.96, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 69.22 or 56 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with a rise in family income ignoring the lowest income class and the income class 'Rs. 120 to less than Rs. 150.'

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Indore revealed that while the overall nutritive value of the diets appeared to be good, there was room for improvement. Increased intake of green leafy vegetables, and intake of at least skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium and vitamins 'A' and 'C'.

#### 14.2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Indore, about 51\* per cent. of all members (aged 5 years and above) were illiterate and about 46\* per cent. had received education upto or below primary standard. During the period of survey, 19 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 67. The reasons for not receiving education in case of children were mainly financial difficulties, lack of interest and lack of facilities.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular one among the families.

A majority of working class families were living in pucca private buildings. The accommodation occupied by them in a majority of cases consisted of one living room with no provision for separate kitchen, store or bath. In most cases there were arrangements for tap water supply though outside the dwellings and common latrines being cleaned manually. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, cinema house, were in most of the reporting cases within a distance of one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 77 per cent. of these employee-members had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 56 per cent. of them were working in day shifts and about 26 per cent. in evening shifts and about 13 per cent. in night shifts. About 88 per cent. were enjoying a daily rest interval of half-an-hour or less. Most of the employees were being paid monthly. Paid earned leave was being enjoyed by a majority of employee-members. A large majority of the employee-members were covered by the Provident Fund and Employees' State Insurance Schemes.

Savings formed about 43 per cent. and assets about 57 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 623 and 842 respectively. Roughly 42 per cent. of the families reported savings and assets of Rs. 500 or less than Rs. 1,500.

About 82 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

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\*Estimated figures.

## APPENDIX I

*List of centres covered under Family Living Surveys among Industrial Workers during 1958-59***A. Factory Centres**

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alwaye
26. Alleppy
27. Amritsar

28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

**B. Mining Centres**

1. Jharia
2. Kodarma
3. Noamundi
4. Balaghat
5. Gudur
6. Barbil
7. Raniganj
8. Kolar Gold Field

**C. Plantation Centres**

1. Labac
2. Rangapara
3. Mariani
4. Doom Dooma
5. Coonoor
6. Darjeeling
7. Jalpaiguri
8. Chikmagalur
9. Ammathi
10. Mundakkayam

## APPENDIX II

*Average monthly expenditure—item-wise—per family*

Item	Single member families		All Families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(a) CONSUMPTION EXPENDITURE</b>				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Rice	40	2.50	413	3.99
Wheat	43	7.34	454	22.11
Wheat atta	..	..	6	0.23
Jowar	6	0.26	159	2.88
Jowar atta	..	..	1	0.00
Bajra	..	..	7	0.08
Bajra atta	..	..	1	0.05
Maize	..	..	3	0.05
Maize atta	..	..	1	0.00
Gram	3	0.11	15	0.06
Gram atta	6	0.06	78	0.14
Chira, Muri, Khoi, lawa	..	..	2	0.00
Other rice products	..	..	4	0.01
Maida	1	0.00	14	0.03
Suji, rawa	1	0.00	57	0.12
Bread	2	0.06	52	0.13
Biscuit	..	..	33	0.08
Other wheat products	..	..	19	0.05
Tapioca	2	0.01	22	0.02
Other cereals	..	..	19	0.04
Grinding and other charges	43	0.24	456	0.89
Sub total : cereals and products	44	10.58	467	30.96
<i>Pulses and products</i>				
Arhar	42	1.76	440	3.15
Gram	8	0.07	226	0.69
Moong	10	0.11	224	0.62
Masur	4	0.03	115	0.27
Urd	11	0.14	92	0.20
Pea	..	..	1	0.00
Other pulses	1	0.00	12	0.02
Pulse products	..	..	16	0.05
Grinding and other charges	2	0.00	60	0.01
Sub-total : pulses and products	44	2.11	465	5.01
<i>Oilseeds, oils and fats</i>				
Mustard oil	12	0.20	38	0.08
Coconut oil	..	..	14	0.04
Gingelly oil	11	0.43	149	1.16
Groundnut oil	22	0.47	298	2.44
Other vegetable oils	..	..	2	0.01
Vanaspati	1	0.05	46	0.25
Oil seeds	..	..	16	0.09
Other fats	..	..	4	0.02
Sub-total : oilseeds, oils and fats	41	1.15	462	4.09



APPENDIX II—*contd.*

	1	2	3	4	5
<i>Meat, fish and eggs</i>					
Goat meat .. .. .	10	0.24	173	1.36	
Mutton .. .. .	2	0.08	49	0.49	
Pork .. .. .	1	0.02	2	0.00	
Other meat .. .. .	..	..	1	0.01	
Fresh fish .. .. .	2	0.02	36	0.21	
Dry fish .. .. .	..	..	1	0.00	
Eggs hen .. .. .	2	0.10	29	0.09	
Sub-total : meat, fish and eggs .. ..	13	0.46	228	2.16	
<i>Milk and products</i>					
Milk-cow .. .. .	2	0.38	19	0.40	
Milk-buffalo .. .. .	46	3.30	416	5.28	
Curd .. .. .	8	0.24	57	0.18	
Lassi .. .. .	..	..	48	0.07	
Khoa .. .. .	..	..	1	0.00	
Chhanna .. .. .	..	..	20	0.01	
Ghee-cow .. .. .	1	0.12	2	0.03	
Ghee-buffalo .. .. .	32	3.55	306	4.51	
Butter .. .. .	..	..	1	0.02	
Condensed milk .. .. .	..	..	1	0.00	
Powdered milk .. .. .	..	..	3	0.05	
Cheese .. .. .	1	0.00	19	0.01	
Other milk and milk products .. ..	..	..	18	0.29	
Sub-total : milk and products .. ..	51	7.59	458	10.85	
<i>Condiments and spices</i>					
Salt .. .. .	44	0.04	465	0.14	
Turmeric .. .. .	44	0.10	465	0.20	
Chillies—green .. .. .	3	0.05	67	0.10	
Chillies—dry .. .. .	40	0.34	453	1.33	
Tamarind .. .. .	..	..	3	0.00	
Onion .. .. .	34	0.15	406	0.33	
Garlic .. .. .	34	0.11	414	0.25	
Coriander .. .. .	30	0.08	414	0.23	
Ginger .. .. .	4	0.01	43	0.02	
Pepper .. .. .	8	0.06	36	0.03	
Methi .. .. .	5	0.01	33	0.01	
Saffron .. .. .	..	..	2	0.00	
Mustard .. .. .	1	0.00	33	0.01	
Jira .. .. .	19	0.06	225	0.14	
Clove .. .. .	2	0.01	32	0.04	
Elaichi .. .. .	..	..	7	0.00	
Mixed spices .. .. .	27	0.19	361	0.48	
Other spices and condiments .. ..	1	0.00	30	0.01	
Sub-total : condiments and spices .. ..	45	1.21	467	3.32	
<i>Vegetables and products</i>					
Potato .. .. .	41	0.46	433	0.80	
Muli, etc. .. .. .	4	0.01	30	0.02	
Arum .. .. .	..	..	14	0.01	
Other root vegetables .. .. .	..	..	8	0.01	
Brinjal .. .. .	18	0.10	276	0.27	
Cauliflower .. .. .	14	0.10	133	0.18	
Cabbage .. .. .	2	0.01	23	0.02	
Jack fruit .. .. .	..	..	3	0.00	
Ladies finger .. .. .	5	0.05	85	0.12	

APPENDIX II—*contd.*

					1	2	3	4	5
Tomato	..	..	..	..	14	0.15	196	0.24	
Cucumber	..	..	..	..	..	..	1	0.00	
Pumpkin	..	..	..	..	3	0.01	70	0.06	
Gourd	..	..	..	..	4	0.03	66	0.06	
Karela	..	..	..	..	3	0.02	65	0.05	
Bean	..	..	..	..	..	..	6	0.00	
Pea	..	..	..	..	2	0.01	14	0.02	
Other non-leafy vegetables	..	..	..	..	3	0.02	75	0.09	
Palak	..	..	..	..	12	0.08	187	0.16	
Amaranth, chalai	..	..	..	..	1	0.00	19	0.01	
Methi	..	..	..	..	7	0.02	157	0.14	
Other leafy vegetables	..	..	..	..	1	0.00	12	0.01	
Pickles and preservatives	..	..	..	..	..	..	4	0.00	
Other vegetable products	..	..	..	..	1	0.00	7	0.01	
Sub-total : vegetables and products					..	43	1.07	462	2.28
<i>Fruits and products</i>									
Banana, plantain	..	..	..	..	11	0.12	134	0.16	
Orange	..	..	..	..	6	0.33	37	0.12	
Lemon	..	..	..	..	1	0.01	22	0.01	
Mango	..	..	..	..	9	0.17	68	0.22	
Jack fruit	..	..	..	..	..	..	1	0.01	
Pine-apple	..	..	..	..	2	0.02	3	0.00	
Water-melon	..	..	..	..	3	0.03	27	0.03	
Coconut	..	..	..	..	2	0.01	94	0.16	
Papaya	..	..	..	..	1	0.01	19	0.02	
Cashewnut	..	..	..	..	..	..	1	0.00	
Apple	..	..	..	..	1	0.06	5	0.02	
Kharbooza	..	..	..	..	2	0.01	15	0.02	
Dried fruits	..	..	..	..	1	0.02	8	0.11	
Other fruits	..	..	..	..	12	0.13	119	0.17	
Jams and jellies	..	..	..	..	..	..	2	0.00	
Other fruit products	..	..	..	..	..	..	5	0.01	
Sub-total : fruits and products					..	35	0.92	350	1.06
<i>Sugar, honey, etc.</i>									
Sugar crystal	..	..	..	..	39	1.04	401	2.94	
Sugar deshi	..	..	..	..	..	..	30	0.22	
Gur	..	..	..	..	19	0.26	277	0.78	
Honey	..	..	..	..	..	..	2	0.01	
Sugar candy	..	..	..	..	..	..	1	0.00	
Sub-total : sugar, honey, etc.					..	47	1.30	599	3.95
<i>Prepared meals and refreshments</i>									
Meals	..	..	..	..	12	4.24	19	0.64	
Snack-saltish	..	..	..	..	16	0.50	166	0.45	
Snack-sweet	..	..	..	..	19	0.47	202	0.72	
Hot drink-tea	..	..	..	..	39	2.27	375	2.74	
Hot drink-others	..	..	..	..	..	..	3	0.01	
Sugarcane-juice	..	..	..	..	7	0.08	36	0.05	
Cold drink	..	..	..	..	1	0.02	1	0.01	
Others	..	..	..	..	1	0.79	2	0.11	
Sub-total ; prepared meals and refreshments					..	46	8.37	409	4.73

APPENDIX II—*contd.*

					1	2	3	4	5
<i>Non-alcoholic beverages</i>									
Tea leaf	..	..	..	..	19	0.12	368	0.81	
Squashes and syrups	..	..	..	..	..	..	3	0.00	
Others	..	..	..	..	..	..	1	0.00	
Sub-total : non-alcoholic beverages					..	19	0.12	368	0.81
<i>Pan, supari, etc.</i>									
Pan-leaf	..	..	..	..	4	0.04	124	0.17	
Pan-finished	..	..	..	..	35	1.66	318	1.80	
Supari	..	..	..	..	6	0.23	177	0.46	
Lime	..	..	..	..	5	0.00	68	0.01	
Katha	..	..	..	..	4	0.06	128	0.15	
Others	..	..	..	..	..	..	9	0.01	
Sub-total : pan, supari, etc.					..	39	1.99	392	2.60
<i>Tobacco and products</i>									
Bidi	..	..	..	..	19	1.19	289	1.96	
Cigarette	..	..	..	..	8	0.49	58	0.28	
Zarda, Kimam, surti	..	..	..	..	3	0.07	34	0.08	
Chewing tobacco	..	..	..	..	18	0.39	157	0.32	
Smoking tobacco	..	..	..	..	5	0.10	67	0.19	
Leaf tobacco	..	..	..	..	1	0.02	13	0.03	
Hukka tobacco prepared	..	..	..	..	1	0.01	10	0.03	
Snuff	..	..	..	..	..	..	3	0.00	
Others	..	..	..	..	..	..	1	0.00	
Sub-total : tobacco and products					..	47	2.27	424	2.89
<i>Alcoholic beverages and intoxicants</i>									
Toddy, neera	..	..	..	..	..	..	2	0.01	
Country liquor	..	..	..	..	1	0.03	105	1.53	
Ganja	..	..	..	..	1	0.01	15	0.07	
Bhang	..	..	..	..	7	0.06	30	0.08	
Opium	..	..	..	..	..	..	1	0.01	
Refined liquor, brandy, whisky, etc.	..	..	..	..	..	..	2	0.02	
Others	..	..	..	..	1	0.21	9	0.09	
Sub-total : alcoholic beverages and intoxicants					..	9	0.31	153	1.81
Total: Food, beverages, etc.					..	57	39.45	480	76.52
(i) Food					..	57	34.88	480	69.22
(ii) Tobacco, pan, supari and intoxicants					..	..	4.57	..	7.30

APPENDIX II—*contd.*

1	2	3	4	5
<i>Fuel and light</i>				
Firewood and chips .. .. .	41	1.82	436	4.88
Coal and coke .. .. .	5	0.36	34	0.30
Saw dust .. .. .	1	0.00	10	0.03
Kerosene oil—fuel .. .. .	5	0.06	47	0.07
Kerosene oil—lighting .. .. .	49	0.48	443	0.93
Electricity—lighting .. .. .	2	0.06	27	0.14
Dung cake .. .. .	1	0.01	75	0.27
Charcoal .. .. .	2	0.10	16	0.15
Electric bulbs .. .. .	..	..	6	0.03
Candles .. .. .	..	..	2	0.00
Match-box .. .. .	51	0.30	465	0.45
Others .. .. .	..	..	5	0.00
Total : fuel and light .. .. .	53	3.19	475	7.25
<i>HOUSING</i>				
<i>Rent for housing and water charges</i>				
Rent for residential house .. .. .	48	3.91	320	4.59
Rent for residential land .. .. .	1	0.07	21	0.11
House rent owned, free .. .. .	6	0.66	124	2.13
Water charges .. .. .	1	0.01	28	0.07
Sub-total : rent for housing and water charges ..	54	4.65	462	6.90
<i>House repairs and upkeep</i>				
Repairs .. .. .	..	..	12	0.07
White washing .. .. .	1	0.00	43	0.09
Others .. .. .	2	0.02	31	0.03
Sub-total : house repairs and upkeep ..	3	0.02	75	0.19
<i>Furniture, etc.</i>				
Bedstead, cot .. .. .	..	..	6	0.10
Mat, mattress, durrrie .. .. .	1	0.17	4	0.03
Carpet .. .. .	..	..	4	0.04
Others .. .. .	..	..	2	0.01
Sub-total : furniture, etc. ..	1	0.17	13	0.18
<i>Household appliances</i>				
Box, trunk .. .. .	..	..	1	0.01
Suit-case, attache-case .. .. .	..	..	2	0.00
Utensil—earthenware .. .. .	4	0.02	42	0.04
Utensil—iron .. .. .	..	..	2	0.01
Utensil—stainless steel .. .. .	..	..	3	0.01
Utensil—bell-metal .. .. .	..	..	2	0.04
Utensil—Aluminium .. .. .	1	0.03	10	0.01
Utensil—copper .. .. .	1	0.01	1	0.00
Utensil—brass .. .. .	3	0.28	33	0.39
Utensil—others .. .. .	1	0.02	4	0.02
Glassware .. .. .	1	0.00	9	0.01

## APPENDIX II—contd.

1					2	3	4	5
<b>China ware</b> .. .. .					..	..	33	0.07
<b>Bucket</b> .. .. .					..	..	11	0.10
<b>Broom</b> .. .. .					9	0.01	219	0.05
<b>Brook</b> .. .. .					2	0.03	12	0.03
<b>Rope, string</b> .. .. .					..	..	8	0.04
<b>Oven (earthen, iron-made)</b> .. .. .					..	..	1	0.00
<b>Other electrical appliances</b> .. .. .					..	..	1	0.00
<b>Lamp, lamp</b> .. .. .					1	0.00	11	0.04
<b>Meat safe</b> .. .. .					..	..	1	0.07
<b>Household tools</b> .. .. .					..	..	1	0.01
<b>Other household appliances</b> .. .. .					1	0.28	7	0.07
<b>Repairs and maintenance of household appliances</b> .. .. .					..	..	2	0.01
<b>Sub-total, household appliances</b> .. .. .					19	0.68	286	1.03
<i>Household Services</i>								
<b>Cook</b> .. .. .					..	..	1	0.00
<b>Sweeper</b> .. .. .					31	0.12	321	0.31
<b>Others</b> .. .. .					2	0.05	8	0.03
<b>Sub-total : household services</b> .. .. .					31	0.17	323	0.34
<b>Total : housing</b> .. .. .					55	5.69	471	8.64
<i>CLOTHING, BEDDING, ETC.</i>								
<i>Ready-made clothing</i>								
<b>Dhoti</b> .. .. .					6	0.64	40	0.67
<b>Lungi</b> .. .. .					..	..	1	0.01
<b>Pyjama</b> .. .. .					1	0.03	7	0.04
<b>Trousers</b> .. .. .					1	0.12	6	0.08
<b>Half-pants</b> .. .. .					1	0.07	8	0.04
<b>Waist coat, jacket</b> .. .. .					..	..	..	..
<b>Jawahar coat</b> .. .. .					1	0.10	1	0.01
<b>Bush-shirt</b> .. .. .					1	0.04	12	0.08
<b>Shirt, kamij, kurta</b> .. .. .					1	0.17	20	0.17
<b>Coat, overcoat</b> .. .. .					2	0.53	2	0.07
<b>Ganji, Banian</b> .. .. .					5	0.13	34	0.15
<b>Sari</b> .. .. .					1	0.54	58	1.44
<b>Blouse, choli</b> .. .. .					..	..	10	0.05
<b>Petticoat</b> .. .. .					..	..	1	0.04
<b>Dopatta, urani</b> .. .. .					..	..	14	0.27
<b>Frock</b> .. .. .					..	..	12	0.11
<b>Undergarment</b> .. .. .					..	..	3	0.01
<b>Towel</b> .. .. .					..	..	4	0.01
<b>Gamcha</b> .. .. .					1	0.02	6	0.01
<b>Handkerchief</b> .. .. .					..	..	1	0.00
<b>Sweater, pull-over</b> .. .. .					..	..	5	0.03
<b>Other shirting and coating</b> .. .. .					1	0.09	1	0.01
<b>Other cloth</b> .. .. .					..	..	1	0.01
<b>Sub-total : ready-made clothing</b> .. .. .					16	2.48	160	3.31

APPENDIX II—*contd.*

					1	2	3	4	5
<i>Non-ready-made clothing</i>									
Dhoti	..	..	..	..	..	..	..	19	0.29
Pyjama	..	..	..	..	..	..	..	15	0.12
Trousers	..	..	..	..	..	..	..	7	0.70
Half-pants	..	..	..	..	..	..	..	5	0.04
Waist coat, jacket	}	..	..	..	1	0.29	2	0.04	
Jawahar-coat		..	..	..	..	..	..	..	..
Bush-shirt	..	..	..	..	..	..	..	6	0.06
Shirt-Kamij, kurta	..	..	..	..	7	0.65	60	0.83	
Coat, overcoat	..	..	..	..	2	0.17	14	0.14	
Raincoat	..	..	..	..	..	..	..	1	0.00
Ganji, banian	..	..	..	..	..	..	..	1	0.00
Sari	..	..	..	..	1	0.06	7	0.17	
Blouse, choli	..	..	..	..	1	0.04	23	0.17	
Chemise	..	..	..	..	..	..	..	1	0.10
Bodice, brassiere	..	..	..	..	..	..	..	1	0.01
Petticoat	..	..	..	..	1	0.02	11	0.09	
Dopatta, urani	..	..	..	..	..	..	..	1	0.00
Frock	..	..	..	..	..	..	..	9	0.06
Undergarment	..	..	..	..	2	0.10	4	0.02	
Chaddar, angabastram	..	..	..	..	..	..	..	1	0.01
Towel	..	..	..	..	..	..	..	1	0.01
Gamcha	..	..	..	..	..	..	..	1	0.00
Wool	..	..	..	..	..	..	..	2	0.03
Long-cloth	..	..	..	..	8	0.35	47	0.61	
Mulmul	..	..	..	..	..	..	..	8	0.06
Satin	..	..	..	..	..	..	..	3	0.20
Poplin	..	..	..	..	3	0.21	44	0.51	
Other shirting and coating	..	..	..	..	3	0.52	42	0.63	
Neck-tie	..	..	..	..	1	0.01	1	0.00	
Other cloth	..	..	..	..	1	1.39	84	1.60	
Other garments	..	..	..	..	..	..	..	1	0.01
Other hosiery garments	..	..	..	..	..	..	..	1	0.00
Other miscellaneous clothing	..	..	..	..	1	0.04	4	0.03	
Sub-Total : non-ready-made clothing					..	20	3.85	218	6.54
<i>Headwear</i>									
Turban	..	..	..	..	1	0.03	6	0.04	
Cap	..	..	..	..	2	0.03	27	0.08	
Sub-Total : headwear					..	3	0.06	32	0.12
<i>Bedding, etc.</i>									
Bed-sheet	..	..	..	..	2	0.16	12	0.15	
Pillow	..	..	..	..	..	..	..	1	0.00
Mosquito net	..	..	..	..	1	0.10	2	0.03	
Durrie	..	..	..	..	1	0.12	6	0.05	
Blanket, rug	..	..	..	..	1	0.28	5	0.25	
Bed cover	..	..	..	..	..	..	..	1	0.01
Bedding cloth	..	..	..	..	..	..	..	6	0.08
Others	..	..	..	..	1	0.10	20	0.43	
Sub-total : bedding, etc.					..	6	0.76	47	1.00

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Footwear</i>					
Shoes .. .. .	4	0.69	58	1.05	
Sandal .. .. .	2	0.18	15	0.27	
Chappal .. .. .	3	0.14	45	0.38	
Boots .. .. .	..	..	1	0.03	
Socks .. .. .	1	0.02	8	0.01	
Sub-total : footwear ..	8	1.01	103	1.74	
<i>Miscellaneous</i>					
Laundry .... ..	2	0.04	7	0.02	
Washerman .. .. .	15	0.39	90	0.29	
Washing soap .. .. .	43	0.65	449	1.34	
Soda .. .. .	3	0.01	152	0.11	
Soap chip and powder .. .. .	..	..	31	0.08	
Tailoring, mending, darning .. .. .	19	1.08	179	1.19	
Others .. .. .	..	..	4	0.00	
Repair and maintenance of footwear .. .. .	20	0.21	129	0.12	
Others .. .. .	..	..	2	0.01	
Sub-total : miscellaneous ..	53	2.33	471	3.16	
Total : clothing, bedding , etc. ..	53	10.54	472	15.87	
<b>MISCELLANEOUS</b>					
<i>Medical care</i>					
Doctors' fee .. .. .	..	..	13	0.12	
Medicine .. .. .	6	0.36	105	1.75	
Dentist's fee .. .. .	..	..	1	0.01	
Hospitalisation .. .. .	..	..	1	0.01	
Nurse, midwife .. .. .	..	..	3	0.03	
Spectacles .. .. .	..	..	1	0.01	
Employees' state insurance premium .. .. .	44	1.81	399	2.33	
Others .. .. .	..	..	5	0.02	
Sub-total : medical care ..	48	2.17	422	4.28	
<i>Personal care</i>					
Hair oil, pomade, hair cream .. .. .	42	0.36	424	0.85	
Hair lotion, shampoo, etc. .. .. .	..	..	2	0.00	
Barber .. .. .	53	0.73	462	1.11	
Snow, face cream, etc. .. .. .	..	..	17	0.02	
Toilet soap .. .. .	30	0.26	224	0.29	
Soap nut .. .. .	..	..	3	0.00	
Comb, hair brush .. .. .	4	0.01	67	0.03	
Mirror .. .. .	2	0.01	14	0.02	
Face powder .. .. .	..	..	10	0.02	
Tooth paste .. .. .	2	0.01	11	0.02	
Tooth powder .. .. .	5	0.02	39	0.04	
Neem and similar stick .. .. .	2	0.01	3	0.00	
Blade .. .. .	15	0.04	115	0.05	
Shaving soap .. .. .	..	..	2	0.00	
Scents and perfumes .. .. .	1	0.01	6	0.01	
Lip-stick .. .. .	..	..	1	0.00	
Others .. .. .	5	0.08	8	0.01	
Sub-total : Personal care .. .. .	57	1.54	479	2.47	

APPENDIX II—*contd.*

				1	2	3	4	5
<i>Education and reading</i>								
School and college fees	..	..	..	..	..	..	45	0.36
Books—school	..	..	..	..	..	..	35	0.14
Books—general	..	..	..	..	2	0.03	20	0.07
Hostel or boarding charges	..	..	..	..	..	..	2	0.06
Stationary all kinds	..	..	..	..	1	0.00	51	0.11
Private tuition	..	..	..	..	..	..	39	0.25
Newspaper	..	..	..	..	..	..	7	0.01
Periodical journal	..	..	..	..	2	0.03	8	0.01
Library charges	..	..	..	..	1	0.00	6	0.00
Others	..	..	..	..	..	..	14	0.04
Sub-total : education and reading	..	..	..	..	4	0.06	139	1.05
<i>Recreation and amusement</i>								
Cinema	..	..	..	..	36	0.92	288	0.92
Toy	..	..	..	..	..	..	22	0.02
Pet animal and bird-purchase and maintenance	..	..	..	..	..	..	22	0.10
Mela and fair	..	..	..	..	..	..	8	0.02
Exhibition, picnic, visit to cultural places	..	..	..	..	..	..	3	0.01
Photographic expenses	..	..	..	..	..	..	2	0.02
Club fees and other club expenses	..	..	..	..	..	..	6	0.03
Repair and maintenance	..	..	..	..	..	..	3	0.07
Sub-total : recreation and amusement	..	..	..	..	36	0.92	307	1.19
<i>Transport, etc.</i>								
Rail	..	..	..	..	4	1.37	42	1.40
Bus	..	..	..	..	11	0.25	100	0.44
Rickshaw	..	..	..	..	1	0.01	3	0.00
Horse-cab	..	..	..	..	3	0.06	21	0.05
Bicycle-hire	..	..	..	..	9	0.10	89	0.18
Repair charges	..	..	..	..	3	0.28	21	0.20
Other expenses of owned transport equipment	..	..	..	..	1	0.00	8	0.07
Postage	..	..	..	..	33	0.18	195	0.09
Others	..	..	..	..	..	..	1	0.01
Sub-total : transport, etc.	..	..	..	..	44	2.25	316	2.44
<i>Subscription, etc.</i>								
Trade union	..	..	..	..	28	0.97	268	0.76
Religious	..	..	..	..	7	0.10	77	0.19
Gift and charity	..	..	..	..	5	0.04	64	1.35
Ceremonials not elsewhere covered	..	..	..	..	8	0.18	92	0.61
Fines and penalties	..	..	..	..	2	0.02	23	0.02
Others	..	..	..	..	1	0.01	31	0.03
Sub-total : subscription, etc.	..	..	..	..	39	1.32	365	2.96



## APPENDIX II—contd.

1	2	3	4	5
<i>Personal effects and other miscellaneous expenses</i>				
Ornaments other than precious metal	..	..	5	0.01
Ornaments—glass .. .. .	..	..	60	0.17
Ornaments—plastic .. .. .	..	..	6	0.02
Ornaments—others .. .. .	..	..	10	0.07
Watch .. .. .	..	..	1	0.11
Fountain pen .. .. .	..	..	13	0.04
Umbrella .. .. .	1	0.10	4	0.05
Other personal effects .. .. .	1	0.01	3	0.01
Repairs and maintenance .. .. .	1	0.03	4	0.01
Pocket expenses not elsewhere covered .. .. .	14	0.43	131	0.72
Other miscellaneous expenses .. .. .	2	0.02	36	0.08
Sub-total : personal and other miscellaneous expenses .. .. .	19	0.59	218	1.29
Total : miscellaneous .. .. .	..	8.85	..	15.68
Total : CONSUMPTION EXPENDITURE .. .. .	..	67.72	..	123.96
<i>(b) NON-CONSUMPTION EXPENDITURE</i>				
<i>Taxes</i>				
Municipal tax .. .. .	..	..	9	0.16
Others .. .. .	..	..	5	0.01
Sub-total : taxes .. .. .	..	..	14	0.17
<i>Interest, litigation and remittances</i>				
Interest paid on loans .. .. .	2	0.04	94	1.24
Expenditure on litigation .. .. .	1	0.02	1	0.00
Remittance to dependants .. .. .	19	14.75	35	2.68
Sub-total : interest, litigation and remittances .. .. .	21	14.81	128	3.92
<i>Savings and investments</i>				
Ornaments—gold .. .. .	1	0.32	1	0.05
Ornaments—silver .. .. .	..	..	2	0.07
Ornaments—Others (precious) .. .. .	..	..	2	0.02
Live-stock .. .. .	1	0.10	1	0.01
Bicycles .. .. .	..	..	4	0.84
Life insurance premium .. .. .	1	0.05	26	0.13
Provident fund contribution .. .. .	30	2.96	373	4.95
Loan advanced .. .. .	..	..	1	0.01
Shares and securities .. .. .	1	0.06	10	0.17
Others .. .. .	26	3.89	173	4.39
Sub-total : savings and investments .. .. .	42	7.38	418	10.64
<i>Debts repaid</i>				
Debts repaid .. .. .	8	2.78	124	6.17
Sub-total : debts repaid .. .. .	8	2.78	124	6.17
Total : NON-CONSUMPTION EXPENDITURE .. .. .	..	24.97	..	20.90

APPENDIX II-- *contd.*

1				2	3	4	5
SUMMARY							
(a) CONSUMPTION EXPENDITURE							
Food	..	..	..	57	34.88	480	69.22
Tobacco, pan, supari and intoxicants	..	..	..	..	4.57	..	7.30
Fuel and light	..	..	..	53	3.19	475	7.25
Housing	..	..	..	55	5.69	471	8.64
Clothing, bedding, etc.	..	..	..	53	10.54	472	15.87
Miscellaneous	..	..	..	..	8.85	..	15.68
Total				..	67.72	..	123.98
(b) NON-CONSUMPTION EXPENDITURE							
Taxes, interest and litigation	..	..	..	..	0.06	..	1.41
Remittance to dependants	..	..	..	19	14.75	35	2.68
Savings and investment	..	..	..	42	7.38	417	10.64
Debts repaid	..	..	..	8	2.78	124	6.17
Total				..	24.97	..	20.90



